

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
November 4, 2022

Percent change at break adjusted, seasonally adjusted, annual rate

Account	2017	2018	2019	2020	2021	2021 Q2	2021 Q3	2021 Q4	2022 Q1	2022 Q2	2022 Q3	2022 Jun	2022 Jul	2022 Aug	2022 Sep
Assets															
1 Bank credit	3.0	3.5	6.0	8.3	8.1	7.7	6.5	11.0	10.0	8.3	6.6	9.3	7.7	4.9	-0.2
2 Securities in bank credit ²	1.8	0.8	10.3	20.7	21.6	25.2	15.2	17.8	10.1	-0.5	-4.1	-2.9	0.3	-4.6	-19.5
3 Treasury and agency securities ³	2.7	3.5	14.2	22.8	22.5	23.7	16.5	18.9	10.3	-1.8	-4.7	-3.1	-0.2	-5.8	-20.3
6 Other securities	-0.5	-7.0	-1.8	12.7	17.8	31.6	10.4	13.2	9.3	4.8	-1.9	-2.1	2.5	0.3	-16.6
9 Loans and leases in bank credit ⁸	3.4	4.5	4.4	3.6	2.0	-0.7	2.1	7.4	10.0	13.0	12.1	15.6	11.4	9.7	9.4
10 Commercial and industrial loans	1.0	6.7	3.7	11.5	-7.8	-9.2	-15.5	2.2	10.5	16.8	17.3	26.7	15.4	12.0	11.7
11 Real estate loans	3.7	3.4	3.3	1.1	2.1	-1.4	3.2	6.4	7.3	10.3	10.3	10.8	9.3	10.4	10.4
12 Residential real estate loans	1.4	2.2	2.0	-1.7	-0.3	-5.8	0.9	6.1	5.3	10.1	8.8	10.7	6.5	6.5	11.3
13 Revolving home equity loans	-6.8	-8.3	-8.8	-11.6	-12.4	-16.8	-12.9	-7.0	-4.9	-0.3	0.5	1.5	-0.5	-2.4	6.3
14 Closed-end residential loans ⁹	3.4	4.4	4.0	-0.1	1.4	-4.2	2.8	7.8	6.5	11.4	9.7	11.8	7.3	7.6	11.8
15 Commercial real estate loans	6.1	4.7	4.7	3.9	4.4	2.6	5.2	6.6	9.1	10.5	11.7	10.8	11.8	13.9	9.6
20 Consumer loans	4.2	4.1	5.2	-4.1	7.6	5.5	10.8	11.3	12.2	14.3	10.1	12.6	10.0	7.7	10.0
21 Credit cards and other revolving plans	5.1	4.2	3.5	-10.9	5.6	1.1	10.3	13.3	15.2	20.9	16.0	18.5	16.3	12.4	17.4
22 Other consumer loans	3.2	3.9	7.3	3.6	9.6	9.6	11.3	9.3	9.4	8.1	4.4	6.9	3.6	3.1	2.8
25 All other loans and leases	5.8	4.9	8.4	7.2	12.9	9.3	18.1	14.0	14.6	13.5	11.3	15.7	12.8	6.5	3.1
28 LESS: Allowance for loan and lease losses	0.3	-0.9	1.2	60.7	-24.8	-42.4	-38.7	-19.5	-13.8	-9.6	6.6	0.8	22.0	-3.0	7.5
29 Cash assets ²¹	7.3	-19.4	-13.1	77.6	33.6	57.3	19.4	1.7	-31.8	-37.0	-11.4	-7.4	16.0	-8.0	-57.2
30 Total federal funds sold and reverse RPs ²²	9.5	36.6	25.1	7.5	-26.1	-40.5	-13.0	5.6	-9.4	0.2	-17.0	-19.7	-12.5	-42.1	3.0
31 Loans to commercial banks ²³	-4.7	18.6	-52.9	40.8	-44.4	-168.5	24.6	-19.8	-118.3	54.3	30.4	12.2	0.0	-36.4	62.5
32 Other assets including trading assets ²⁴	0.6	-1.1	1.6	10.1	6.5	1.2	3.3	11.2	5.3	23.2	-1.3	-11.8	2.1	0.5	-6.0
33 Total assets	3.5	0.7	4.0	14.8	10.7	13.9	8.4	9.4	1.7	1.8	2.6	4.4	7.8	1.5	-8.9
Liabilities															
34 Deposits	4.4	2.7	6.0	20.9	11.8	14.9	9.5	8.6	3.8	0.8	-0.9	-1.1	0.6	1.4	-9.1
35 Large time deposits	5.7	4.9	8.3	-17.0	-6.7	-9.7	-6.0	2.1	-1.6	12.2	14.8	11.2	13.7	30.8	2.0
36 Other deposits	4.2	2.4	5.7	26.9	13.7	17.3	10.9	9.2	4.2	-0.2	-2.3	-2.1	-0.6	-1.2	-10.2
37 Borrowings	3.7	-5.3	-1.9	-13.2	-1.6	-2.0	-6.0	7.1	-9.3	-3.3	14.2	13.9	23.7	-11.2	36.7
39 Other liabilities including trading liabilities ²⁵	-8.7	2.8	3.0	12.9	4.4	-8.1	-3.6	13.1	-8.7	27.4	13.4	23.2	24.1	-7.9	31.8
40 Total liabilities	3.5	0.6	3.6	16.6	11.2	13.5	9.2	10.9	2.1	1.9	3.8	2.1	10.6	3.0	-9.3

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 Sep	2022 Mar	2022 Apr	2022 May	2022 Jun	2022 Jul	2022 Aug	2022 Sep	Week ending			
									Oct 05	Oct 12	Oct 19	Oct 26
Assets												
1 Bank credit	15,880.3	16,785.3	16,900.3	17,005.9	17,137.9	17,247.8	17,318.4	17,316.0	17,292.7	17,308.3	17,297.4	17,326.3
2 Securities in bank credit ²	5,431.6	5,811.9	5,806.7	5,788.7	5,774.8	5,776.3	5,754.1	5,660.4	5,575.8	5,560.9	5,540.2	5,535.8
3 Treasury and agency securities ³	4,359.8	4,676.9	4,667.0	4,653.0	4,641.1	4,640.2	4,617.7	4,539.7	4,473.2	4,460.3	4,443.4	4,440.5
4 Mortgage-backed securities (MBS) ⁴	2,890.1	2,960.6	2,934.1	2,905.8	2,891.1	2,890.1	2,887.5	2,846.6	2,804.6	2,800.6	2,787.1	2,784.1
5 Non-MBS ⁵	1,469.7	1,716.3	1,732.9	1,747.2	1,749.9	1,750.1	1,730.2	1,693.0	1,668.7	1,659.7	1,656.3	1,656.4
6 Other securities	1,071.8	1,134.9	1,139.8	1,135.7	1,133.7	1,136.1	1,136.4	1,120.7	1,102.5	1,100.7	1,096.8	1,095.3
7 Mortgage-backed securities (MBS) ⁶	94.0	113.1	115.3	116.9	115.5	116.7	117.5	116.7	114.7	114.5	112.4	113.1
8 Non-MBS ⁷	977.8	1,021.8	1,024.4	1,018.7	1,018.2	1,019.5	1,018.9	1,004.1	987.9	986.2	984.4	982.2
9 Loans and leases in bank credit ⁸	10,448.7	10,973.4	11,093.5	11,217.2	11,363.2	11,471.5	11,564.3	11,655.6	11,716.9	11,747.4	11,757.2	11,790.5
10 Commercial and industrial loans	2,407.8	2,532.5	2,561.8	2,601.4	2,659.3	2,693.5	2,720.5	2,747.1	2,772.1	2,779.4	2,774.3	2,783.5
11 Real estate loans	4,704.0	4,875.4	4,924.6	4,970.4	5,015.0	5,054.0	5,097.9	5,142.2	5,159.0	5,169.4	5,184.0	5,196.3
12 Residential real estate loans	2,224.2	2,290.9	2,313.3	2,338.4	2,359.3	2,372.1	2,385.0	2,407.5	2,412.3	2,416.3	2,427.5	2,432.0
13 Revolving home equity loans	253.5	247.5	247.4	247.7	248.0	247.9	247.4	248.7	250.2	251.0	251.4	250.9
14 Closed-end residential loans ⁹	1,970.8	2,043.4	2,065.9	2,090.7	2,111.3	2,124.2	2,137.6	2,158.7	2,162.1	2,165.3	2,176.2	2,181.1
15 Commercial real estate loans	2,479.7	2,584.5	2,611.4	2,632.0	2,655.7	2,681.9	2,713.0	2,734.7	2,746.7	2,753.1	2,756.5	2,764.3
16 Construction and land development loans ¹⁰	384.5	398.7	402.8	406.1	409.9	413.4	417.4	425.1	428.5	429.6	431.0	433.0
17 Secured by farmland ¹¹	101.4	104.5	105.2	106.1	106.9	107.5	108.0	108.4	108.9	109.1	109.3	109.5
18 Secured by multifamily properties ¹²	434.1	461.6	469.0	475.2	483.6	492.7	502.3	507.2	511.5	514.5	515.7	517.2
19 Secured by nonfarm nonresidential properties ¹³	1,559.8	1,619.7	1,634.4	1,644.6	1,655.3	1,668.3	1,685.2	1,693.9	1,697.9	1,700.0	1,700.6	1,704.5
20 Consumer loans	1,602.8	1,709.0	1,730.6	1,744.9	1,763.3	1,778.0	1,789.5	1,804.8	1,815.8	1,822.6	1,823.7	1,826.0
21 Credit cards and other revolving plans	772.5	837.6	854.5	864.6	877.9	889.8	899.0	912.0	918.8	924.5	926.2	929.3
22 Other consumer loans	830.3	871.4	876.1	880.3	885.4	888.1	890.4	892.8	897.0	898.1	897.5	896.7
23 Automobile loans ¹⁴	501.1	517.9	518.8	519.4	520.2	519.8	519.5	519.7	524.6	524.9	525.3	525.2
24 All other consumer loans ^{15, 16}	329.3	353.5	357.3	360.9	365.2	368.3	370.9	373.1	372.3	373.2	372.2	371.5
25 All other loans and leases	1,734.1	1,856.6	1,876.5	1,900.6	1,925.5	1,946.0	1,956.5	1,961.6	1,970.1	1,976.0	1,975.2	1,984.7
26 Loans to nondepository financial institutions ¹⁷	766.1	833.0	832.1	842.5	854.5	861.3	865.8	866.2	863.0	869.7	869.8	875.8
27 All loans not elsewhere classified ^{18, 19}	968.1	1,023.6	1,044.3	1,058.0	1,071.1	1,084.7	1,090.6	1,095.4	1,107.1	1,106.3	1,105.4	1,108.9
28 LESS: Allowance for loan and lease losses ²⁰	175.0	161.3	158.7	157.4	157.5	160.2	159.9	160.9	166.4	167.2	166.7	166.8
29 Cash assets ²¹	4,112.0	3,666.5	3,526.0	3,347.8	3,327.1	3,371.4	3,348.8	3,189.2	3,125.0	3,084.2	3,111.3	3,144.4
30 Total federal funds sold and reverse RPs ²²	607.0	598.1	600.9	603.1	593.2	587.0	566.4	567.8	554.2	532.1	528.9	545.7
31 Loans to commercial banks ²³	6.3	7.0	7.9	9.8	9.9	9.9	9.6	10.1	8.6	8.7	8.5	8.3
32 Other assets including trading assets ²⁴	1,676.9	1,762.4	1,830.7	1,847.0	1,828.9	1,832.0	1,832.7	1,823.7	1,829.7	1,847.4	1,851.6	1,866.2
33 Total assets	22,107.6	22,658.0	22,707.2	22,656.2	22,739.6	22,887.9	22,916.1	22,745.9	22,643.8	22,613.7	22,630.9	22,724.1

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

Seasonally adjusted, billions of dollars (continued)

Account	2021 Sep	2022 Mar	2022 Apr	2022 May	2022 Jun	2022 Jul	2022 Aug	2022 Sep	Week ending			
									Oct 05	Oct 12	Oct 19	Oct 26
Liabilities												
34 Deposits	17,552.6	18,049.3	18,080.5	18,056.3	18,040.4	18,049.6	18,071.3	17,933.7	17,771.6	17,766.3	17,721.9	17,782.9
35 Large time deposits	1,406.6	1,413.3	1,447.1	1,452.3	1,465.9	1,482.6	1,520.7	1,523.2	1,445.5	1,457.7	1,472.0	1,472.4
36 Other deposits	16,146.0	16,636.0	16,633.4	16,604.0	16,574.5	16,566.9	16,550.6	16,410.5	16,326.1	16,308.6	16,249.8	16,310.5
37 Borrowings	1,669.0	1,635.1	1,605.7	1,624.5	1,643.3	1,675.8	1,660.2	1,711.0	1,721.1	1,733.9	1,734.1	1,753.6
38 Net due to related foreign offices	31.6	119.2	82.3	124.4	143.6	268.1	318.1	223.9	291.0	235.5	282.3	323.6
39 Other liabilities including trading liabilities ²⁵	680.3	689.4	728.1	719.4	733.3	748.0	743.1	762.8	753.3	802.4	807.4	800.8
40 Total liabilities	19,933.5	20,492.9	20,496.6	20,524.5	20,560.6	20,741.5	20,792.7	20,631.4	20,537.0	20,538.2	20,545.8	20,660.9
41 Residual (Assets LESS Liabilities)²⁶	2,174.1	2,165.1	2,210.6	2,131.7	2,179.0	2,146.4	2,123.4	2,114.5	2,106.8	2,075.5	2,085.1	2,063.2

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 Sep	2022 Mar	2022 Apr	2022 May	2022 Jun	2022 Jul	2022 Aug	2022 Sep	Week ending			
									Oct 05	Oct 12	Oct 19	Oct 26
Assets												
1 Bank credit	15,847.7	16,756.3	16,893.7	16,993.4	17,134.5	17,223.2	17,291.3	17,282.9	17,291.7	17,288.1	17,276.0	17,306.5
2 Securities in bank credit ²	5,401.9	5,822.7	5,819.2	5,782.3	5,748.1	5,733.9	5,719.8	5,625.6	5,567.2	5,545.9	5,539.6	5,540.8
3 Treasury and agency securities ³	4,330.9	4,690.2	4,671.4	4,645.8	4,612.7	4,601.2	4,587.7	4,505.7	4,462.6	4,443.5	4,438.7	4,441.3
4 Mortgage-backed securities (MBS) ⁴	2,873.5	2,978.2	2,948.0	2,911.5	2,879.4	2,867.7	2,871.0	2,828.3	2,799.9	2,781.5	2,778.2	2,775.8
5 Non-MBS ⁵	1,457.5	1,712.0	1,723.4	1,734.4	1,733.3	1,733.5	1,716.7	1,677.4	1,662.8	1,662.0	1,660.4	1,665.6
6 Other securities	1,071.0	1,132.5	1,147.8	1,136.4	1,135.4	1,132.8	1,132.1	1,119.9	1,104.6	1,102.4	1,101.0	1,099.5
7 Mortgage-backed securities (MBS) ⁶	93.5	113.8	116.4	118.3	116.7	117.4	117.5	115.9	114.1	113.7	112.8	112.1
8 Non-MBS ⁷	977.5	1,018.7	1,031.4	1,018.1	1,018.7	1,015.4	1,014.6	1,004.0	990.5	988.7	988.1	987.3
9 Loans and leases in bank credit ⁸	10,445.8	10,933.7	11,074.5	11,211.1	11,386.4	11,489.3	11,571.4	11,657.3	11,724.5	11,742.2	11,736.4	11,765.7
10 Commercial and industrial loans	2,387.0	2,546.1	2,589.5	2,626.2	2,681.2	2,700.7	2,711.2	2,726.3	2,743.6	2,749.8	2,749.2	2,752.8
11 Real estate loans	4,718.3	4,850.3	4,903.3	4,957.2	5,014.5	5,065.0	5,119.2	5,160.4	5,182.8	5,194.2	5,197.8	5,211.3
12 Residential real estate loans	2,234.3	2,275.0	2,296.5	2,326.8	2,356.8	2,380.0	2,399.6	2,419.0	2,430.0	2,436.0	2,435.0	2,440.9
13 Revolving home equity loans	254.4	245.9	246.3	247.8	248.9	248.9	248.5	250.0	250.9	251.1	251.2	251.4
14 Closed-end residential loans ⁹	1,979.9	2,029.2	2,050.2	2,079.0	2,107.9	2,131.1	2,151.1	2,169.0	2,179.2	2,184.9	2,183.8	2,189.5
15 Commercial real estate loans	2,484.0	2,575.3	2,606.9	2,630.5	2,657.7	2,685.0	2,719.6	2,741.4	2,752.8	2,758.2	2,762.8	2,770.5
16 Construction and land development loans ¹⁰	386.4	394.9	399.7	405.8	412.3	415.3	421.6	427.6	429.5	431.8	433.7	436.4
17 Secured by farmland ¹¹	101.8	104.0	104.8	105.9	106.9	107.7	108.4	108.9	109.4	109.6	109.6	109.8
18 Secured by multifamily properties ¹²	435.9	459.4	467.9	474.0	483.4	494.7	504.3	509.9	513.9	515.7	517.2	518.0
19 Secured by nonfarm nonresidential properties ¹³	1,560.0	1,616.9	1,634.4	1,644.9	1,655.1	1,667.2	1,685.2	1,694.9	1,700.0	1,701.1	1,702.2	1,706.3
20 Consumer loans	1,607.0	1,686.8	1,712.0	1,730.8	1,760.2	1,779.0	1,794.1	1,809.5	1,817.0	1,823.2	1,820.8	1,830.4
21 Credit cards and other revolving plans	773.2	818.4	838.7	853.6	875.8	890.6	902.9	913.2	915.9	921.5	920.3	930.7
22 Other consumer loans	833.8	868.5	873.3	877.2	884.4	888.3	891.2	896.3	901.1	901.8	900.5	899.7
23 Automobile loans ¹⁴	502.7	516.1	517.8	518.6	519.8	520.4	520.6	521.2	526.5	526.4	526.4	526.3
24 All other consumer loans ^{15, 16}	331.2	352.4	355.5	358.6	364.6	367.9	370.6	375.1	374.6	375.3	374.1	373.4
25 All other loans and leases	1,733.4	1,850.5	1,869.7	1,896.8	1,930.4	1,944.5	1,946.9	1,961.1	1,981.0	1,974.9	1,968.6	1,971.2
26 Loans to nondepository financial institutions ¹⁷	767.7	828.5	827.6	837.8	853.0	860.2	859.6	867.8	873.9	871.8	871.0	872.2
27 All loans not elsewhere classified ^{18, 19}	965.6	1,022.0	1,042.1	1,059.1	1,077.5	1,084.3	1,087.3	1,093.3	1,107.1	1,103.1	1,097.7	1,099.0
28 LESS: Allowance for loan and lease losses ²⁰	176.1	161.1	156.9	157.1	157.6	160.3	160.9	161.8	166.0	167.0	167.1	167.1
29 Cash assets ²¹	4,111.4	3,766.9	3,499.7	3,317.5	3,205.1	3,308.4	3,365.2	3,190.4	3,100.5	3,141.3	3,074.7	3,145.8
30 Total federal funds sold and reverse RPs ²²	611.0	596.5	579.3	584.2	580.0	568.0	563.1	570.0	562.0	538.6	534.8	532.7
31 Loans to commercial banks ²³	6.4	6.9	7.9	9.7	10.0	9.9	9.6	10.2	9.2	8.8	8.4	7.9
32 Other assets including trading assets ²⁴	1,678.9	1,777.5	1,829.8	1,839.7	1,837.5	1,831.1	1,830.9	1,825.4	1,819.1	1,873.5	1,862.9	1,859.9
33 Total assets	22,079.2	22,743.1	22,653.6	22,587.3	22,609.4	22,780.3	22,899.2	22,717.2	22,616.5	22,683.3	22,589.7	22,685.8

(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 Sep	2022 Mar	2022 Apr	2022 May	2022 Jun	2022 Jul	2022 Aug	2022 Sep	Week ending			
									Oct 05	Oct 12	Oct 19	Oct 26
Liabilities												
34 Deposits	17,483.4	18,165.6	18,156.5	17,998.7	17,977.8	17,963.5	17,981.6	17,856.0	17,727.7	17,764.7	17,632.3	17,642.4
35 Large time deposits	1,396.5	1,412.2	1,461.7	1,463.7	1,470.5	1,481.1	1,523.9	1,514.3	1,434.9	1,445.6	1,460.5	1,462.6
36 Other deposits	16,086.9	16,753.5	16,694.8	16,535.0	16,507.3	16,482.3	16,457.6	16,341.7	16,292.8	16,319.1	16,171.8	16,179.9
37 Borrowings	1,655.5	1,617.1	1,594.0	1,647.9	1,648.4	1,673.5	1,669.8	1,698.1	1,705.0	1,736.1	1,734.1	1,753.9
38 Net due to related foreign offices	51.8	88.0	37.0	94.3	124.5	267.6	341.4	253.1	314.6	293.0	323.4	374.5
39 Other liabilities including trading liabilities ²⁵	685.4	695.0	719.0	715.4	732.2	739.4	750.2	768.8	768.4	820.8	807.2	817.2
40 Total liabilities	19,876.1	20,565.8	20,506.4	20,456.3	20,482.9	20,644.1	20,743.0	20,576.0	20,515.7	20,614.6	20,497.1	20,588.1
41 Residual (Assets LESS Liabilities)²⁶	2,203.2	2,177.4	2,147.1	2,131.0	2,126.5	2,136.2	2,156.2	2,141.2	2,100.7	2,068.7	2,092.7	2,097.8

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 Sep	2022 Mar	2022 Apr	2022 May	2022 Jun	2022 Jul	2022 Aug	2022 Sep	Week ending			
									Oct 05	Oct 12	Oct 19	Oct 26
Assets												
1 Bank credit	14,836.1	15,658.2	15,758.3	15,848.7	15,955.1	16,048.5	16,122.3	16,108.2	16,067.7	16,078.4	16,068.9	16,097.6
2 Securities in bank credit ²	5,188.8	5,576.0	5,568.9	5,552.8	5,535.9	5,532.5	5,515.7	5,422.4	5,336.8	5,322.8	5,301.7	5,298.9
3 Treasury and agency securities ³	4,216.7	4,535.3	4,523.2	4,512.8	4,497.5	4,490.0	4,472.2	4,393.7	4,326.2	4,314.0	4,296.4	4,294.0
4 Mortgage-backed securities (MBS) ⁴	2,841.8	2,923.9	2,899.6	2,872.2	2,854.8	2,853.2	2,852.4	2,809.2	2,767.2	2,764.8	2,751.9	2,748.3
5 Non-MBS ⁵	1,374.9	1,611.4	1,623.6	1,640.6	1,642.7	1,636.8	1,619.7	1,584.4	1,559.0	1,549.2	1,544.6	1,545.7
6 Other securities	972.1	1,040.7	1,045.7	1,040.1	1,038.4	1,042.5	1,043.5	1,028.7	1,010.6	1,008.8	1,005.3	1,004.9
7 Mortgage-backed securities (MBS) ⁶	92.4	111.1	113.3	115.0	113.5	114.9	115.6	115.1	112.9	112.7	110.6	111.3
8 Non-MBS ⁷	879.7	929.6	932.3	925.1	924.9	927.6	927.9	913.7	897.7	896.1	894.6	893.6
9 Loans and leases in bank credit ⁸	9,647.2	10,082.3	10,189.4	10,295.8	10,419.3	10,516.0	10,606.6	10,685.8	10,730.9	10,755.6	10,767.2	10,798.7
10 Commercial and industrial loans	2,020.9	2,109.0	2,132.8	2,160.7	2,202.1	2,235.6	2,262.9	2,284.6	2,297.4	2,298.3	2,295.6	2,304.8
11 Real estate loans	4,618.8	4,783.4	4,830.0	4,875.0	4,918.2	4,955.1	4,996.5	5,037.9	5,053.6	5,065.1	5,080.5	5,092.2
12 Residential real estate loans	2,223.1	2,290.1	2,312.4	2,337.5	2,358.3	2,371.2	2,384.0	2,406.6	2,411.4	2,415.5	2,426.6	2,431.0
13 Revolving home equity loans	253.4	247.6	247.5	247.7	247.9	247.8	247.3	248.7	250.2	251.0	251.4	250.9
14 Closed-end residential loans ⁹	1,969.6	2,042.5	2,065.0	2,089.8	2,110.4	2,123.4	2,136.7	2,157.9	2,161.3	2,164.4	2,175.2	2,180.2
15 Commercial real estate loans	2,395.7	2,493.3	2,517.6	2,537.5	2,559.9	2,583.9	2,612.5	2,631.3	2,642.2	2,649.6	2,653.9	2,661.2
16 Construction and land development loans ¹⁰	372.1	387.9	391.8	394.8	398.2	401.6	405.1	410.6	414.8	416.4	418.2	420.2
17 Secured by farmland ¹¹	101.3	104.4	105.0	105.9	106.7	107.3	107.9	108.3	108.7	109.0	109.1	109.4
18 Secured by multifamily properties ¹²	421.5	447.9	454.8	460.7	468.6	477.0	485.3	489.8	493.5	496.7	498.1	499.3
19 Secured by nonfarm nonresidential properties ¹³	1,500.8	1,553.0	1,565.9	1,576.0	1,586.3	1,598.1	1,614.3	1,622.7	1,625.2	1,627.6	1,628.5	1,632.3
20 Consumer loans	1,596.9	1,702.8	1,730.1	1,744.8	1,763.1	1,777.9	1,789.7	1,805.0	1,816.0	1,822.8	1,823.9	1,826.2
21 Credit cards and other revolving plans	772.5	837.6	854.5	864.6	877.9	889.8	899.0	912.0	918.8	924.5	926.2	929.3
22 Other consumer loans	824.4	865.3	875.6	880.2	885.2	888.1	890.6	893.0	897.2	898.3	897.7	896.9
23 Automobile loans ¹⁴	501.1	517.9	518.8	519.4	520.2	519.8	519.5	519.7	524.6	524.9	525.3	525.2
24 All other consumer loans ¹⁵	323.4	347.4	356.8	360.8	365.0	368.2	371.1	373.3	372.6	373.4	372.4	371.7
25 All other loans and leases	1,410.6	1,487.0	1,496.5	1,515.4	1,535.9	1,547.4	1,557.6	1,558.3	1,563.8	1,569.4	1,567.2	1,575.5
26 Loans to nondepository financial institutions ¹⁷	622.5	668.3	668.5	679.3	692.0	696.9	704.7	704.8	701.3	709.2	709.3	713.6
27 All loans not elsewhere classified ¹⁸	788.1	818.7	828.1	836.1	843.9	850.5	852.9	853.5	862.5	860.2	857.9	861.8
28 LESS: Allowance for loan and lease losses	173.7	160.0	158.3	157.4	157.4	160.4	159.5	161.0	166.5	167.3	166.8	167.1
29 Cash assets ²¹	2,931.8	2,399.4	2,246.5	2,105.3	2,091.4	2,071.3	1,995.5	1,914.6	1,835.7	1,868.2	1,841.7	1,884.5
30 Total federal funds sold and reverse RPs ²²	282.1	300.7	304.0	292.2	284.1	294.3	275.9	284.5	292.2	282.2	281.4	302.9
31 Loans to commercial banks ²³	5.1	5.9	7.2	8.9	9.0	9.3	9.3	9.1	6.6	7.1	7.1	6.8
32 Other assets including trading assets ²⁴	1,547.3	1,619.8	1,678.4	1,705.7	1,685.4	1,677.8	1,682.2	1,661.4	1,668.2	1,673.1	1,681.6	1,701.7
33 Total assets	19,428.7	19,824.0	19,836.1	19,803.3	19,867.8	19,940.9	19,925.7	19,816.8	19,703.8	19,741.7	19,713.9	19,826.5

(continued on next page)

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

Seasonally adjusted, billions of dollars (continued)

Account	2021 Sep	2022 Mar	2022 Apr	2022 May	2022 Jun	2022 Jul	2022 Aug	2022 Sep	Week ending				
									Oct 05	Oct 12	Oct 19	Oct 26	
Liabilities													
34 Deposits	16,291.7	16,801.6	16,787.5	16,775.8	16,756.0	16,756.3	16,750.6	16,623.8	16,489.4	16,492.9	16,448.6	16,502.4	
35 Large time deposits	672.3	664.3	666.7	675.9	691.0	699.9	717.9	723.1	659.0	672.8	679.4	681.6	
36 Other deposits	15,619.4	16,137.3	16,120.8	16,099.9	16,065.0	16,056.4	16,032.8	15,900.8	15,830.4	15,820.1	15,769.2	15,820.8	
37 Borrowings	641.6	613.7	626.1	671.0	717.3	763.7	769.1	814.3	841.9	853.9	870.3	896.6	
38 Net due to related foreign offices	-263.9	-299.4	-329.6	-336.2	-326.1	-322.6	-344.9	-351.5	-317.8	-309.2	-319.5	-282.1	
39 Other liabilities including trading liabilities ²⁵	568.1	563.6	595.5	591.2	590.0	599.6	597.4	607.5	597.0	635.8	644.8	644.3	
40 Total liabilities	17,237.6	17,679.4	17,679.6	17,701.8	17,737.2	17,797.1	17,772.2	17,694.1	17,610.5	17,673.5	17,644.2	17,761.2	
41 Residual (Assets LESS Liabilities)²⁶	2,191.1	2,144.6	2,156.5	2,101.5	2,130.6	2,143.8	2,153.5	2,122.7	2,093.2	2,068.2	2,069.8	2,065.3	

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 Sep	2022 Mar	2022 Apr	2022 May	2022 Jun	2022 Jul	2022 Aug	2022 Sep	Week ending			
									Oct 05	Oct 12	Oct 19	Oct 26
Assets												
1 Bank credit	14,809.6	15,624.9	15,752.9	15,841.8	15,955.5	16,021.4	16,095.0	16,081.0	16,073.7	16,068.5	16,061.0	16,088.2
2 Securities in bank credit ²	5,159.9	5,586.8	5,586.2	5,547.3	5,509.7	5,485.8	5,477.5	5,388.1	5,329.7	5,310.5	5,305.6	5,304.2
3 Treasury and agency securities ³	4,188.5	4,547.7	4,532.4	4,505.1	4,468.9	4,446.8	4,437.6	4,360.3	4,317.4	4,300.4	4,297.0	4,297.1
4 Mortgage-backed securities (MBS) ⁴	2,825.3	2,942.7	2,913.9	2,876.5	2,842.3	2,829.9	2,835.0	2,790.5	2,760.3	2,745.0	2,743.2	2,739.1
5 Non-MBS ⁵	1,363.2	1,605.1	1,618.5	1,628.6	1,626.5	1,616.9	1,602.6	1,569.8	1,557.0	1,555.4	1,553.8	1,558.0
6 Other securities	971.5	1,039.1	1,053.8	1,042.1	1,040.8	1,039.0	1,039.9	1,027.8	1,012.4	1,010.1	1,008.6	1,007.1
7 Mortgage-backed securities (MBS) ⁶	91.6	111.7	114.4	116.4	114.8	115.5	115.6	114.0	112.3	111.9	111.0	110.4
8 Non-MBS ⁷	879.9	927.3	939.4	925.7	926.1	923.5	924.3	913.7	900.1	898.2	897.6	896.7
9 Loans and leases in bank credit ⁸	9,649.7	10,038.1	10,166.7	10,294.6	10,445.8	10,535.6	10,617.5	10,692.9	10,744.0	10,757.9	10,755.4	10,784.1
10 Commercial and industrial loans	2,004.9	2,117.8	2,155.3	2,187.3	2,226.1	2,243.4	2,256.9	2,268.0	2,275.5	2,277.2	2,277.4	2,282.0
11 Real estate loans	4,635.3	4,757.4	4,808.1	4,861.4	4,917.0	4,966.0	5,018.2	5,058.8	5,080.6	5,091.6	5,095.4	5,108.6
12 Residential real estate loans	2,233.1	2,274.0	2,295.5	2,325.9	2,356.0	2,379.2	2,398.8	2,418.2	2,429.2	2,435.2	2,434.2	2,440.1
13 Revolving home equity loans	254.4	245.9	246.3	247.8	248.9	248.9	248.5	250.0	250.9	251.1	251.2	251.4
14 Closed-end residential loans ⁹	1,978.7	2,028.2	2,049.2	2,078.1	2,107.0	2,130.3	2,150.3	2,168.2	2,178.4	2,184.1	2,183.0	2,188.7
15 Commercial real estate loans	2,402.2	2,483.3	2,512.6	2,535.5	2,561.0	2,586.8	2,619.4	2,640.6	2,651.4	2,656.5	2,661.1	2,668.5
16 Construction and land development loans ¹⁰	375.2	384.2	388.9	394.5	400.5	402.9	408.8	414.8	416.7	418.7	420.6	423.0
17 Secured by farmland ¹¹	101.7	103.9	104.7	105.7	106.7	107.6	108.3	108.7	109.3	109.4	109.5	109.6
18 Secured by multifamily properties ¹²	423.5	445.5	453.7	459.5	468.2	479.1	487.6	492.6	496.2	498.0	499.7	500.4
19 Secured by nonfarm nonresidential properties ¹³	1,501.8	1,549.7	1,565.2	1,575.7	1,585.5	1,597.2	1,614.8	1,624.5	1,629.2	1,630.3	1,631.4	1,635.5
20 Consumer loans	1,601.0	1,680.8	1,712.0	1,730.8	1,760.2	1,779.0	1,794.1	1,809.5	1,817.0	1,823.2	1,820.8	1,830.4
21 Credit cards and other revolving plans	773.2	818.4	838.7	853.6	875.8	890.6	902.9	913.2	915.9	921.5	920.3	930.7
22 Other consumer loans	827.8	862.5	873.3	877.2	884.4	888.3	891.2	896.3	901.1	901.8	900.5	899.7
23 Automobile loans ¹⁴	502.7	516.1	517.8	518.6	519.8	520.4	520.6	521.2	526.5	526.4	526.4	526.3
24 All other consumer loans ¹⁵	325.1	346.4	355.5	358.6	364.6	367.9	370.6	375.1	374.6	375.3	374.1	373.4
25 All other loans and leases	1,408.5	1,482.1	1,491.3	1,515.1	1,542.6	1,547.2	1,548.2	1,556.6	1,570.9	1,565.9	1,561.9	1,563.0
26 Loans to nondepository financial institutions ¹⁷	622.0	666.2	666.5	678.4	693.0	697.0	698.1	704.2	708.8	707.2	707.1	706.7
27 All loans not elsewhere classified ¹⁸	786.5	815.9	824.8	836.7	849.6	850.2	850.1	852.5	862.1	858.7	854.7	856.3
28 LESS: Allowance for loan and lease losses	174.7	159.9	156.9	157.1	157.6	160.3	160.9	161.8	166.0	167.0	167.1	167.1
29 Cash assets ²¹	2,907.0	2,521.4	2,260.7	2,068.2	2,024.3	2,010.5	1,960.2	1,896.3	1,810.3	1,886.9	1,799.1	1,843.3
30 Total federal funds sold and reverse RPs ²²	289.1	301.9	294.3	279.8	282.1	288.1	276.4	289.8	296.4	286.6	283.5	287.7
31 Loans to commercial banks ²³	5.1	5.8	7.2	8.8	9.1	9.2	9.3	9.0	7.1	7.2	7.0	6.6
32 Other assets including trading assets ²⁴	1,549.0	1,635.1	1,679.2	1,696.7	1,691.9	1,679.3	1,679.3	1,662.1	1,662.5	1,696.5	1,697.6	1,690.3
33 Total assets	19,385.2	19,929.3	19,837.3	19,738.3	19,805.4	19,848.3	19,859.3	19,776.3	19,684.0	19,778.7	19,681.2	19,749.0

(continued on next page)

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

Not seasonally adjusted, billions of dollars (continued)

Account	2021 Sep	2022 Mar	2022 Apr	2022 May	2022 Jun	2022 Jul	2022 Aug	2022 Sep	Week ending			
									Oct 05	Oct 12	Oct 19	Oct 26
Liabilities												
34 Deposits	16,229.4	16,918.5	16,857.9	16,700.0	16,706.7	16,683.2	16,656.2	16,552.3	16,465.8	16,499.1	16,369.2	16,365.2
35 Large time deposits	667.9	666.7	667.7	672.1	690.5	700.9	720.0	720.7	659.2	672.3	677.1	679.5
36 Other deposits	15,561.5	16,251.8	16,190.2	16,027.9	16,016.2	15,982.2	15,936.2	15,831.5	15,806.5	15,826.8	15,692.1	15,685.7
37 Borrowings	644.0	603.4	616.9	676.0	722.7	765.4	775.9	819.2	842.5	864.6	879.8	900.0
38 Net due to related foreign offices	-259.9	-335.1	-365.1	-346.5	-332.3	-322.4	-325.7	-344.1	-335.3	-299.0	-304.2	-260.3
39 Other liabilities including trading liabilities ²⁵	573.2	569.7	584.5	581.7	585.8	590.0	601.6	613.1	615.5	649.2	647.5	650.3
40 Total liabilities	17,186.7	17,756.5	17,694.2	17,611.2	17,682.9	17,716.1	17,708.0	17,640.5	17,588.4	17,713.9	17,592.4	17,655.3
41 Residual (Assets LESS Liabilities)²⁶	2,198.5	2,172.7	2,143.2	2,127.0	2,122.5	2,132.1	2,151.3	2,135.9	2,095.6	2,064.8	2,088.8	2,093.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

Account	2021 Sep	2022 Mar	2022 Apr	2022 May	2022 Jun	2022 Jul	2022 Aug	2022 Sep	Week ending			
									Oct 05	Oct 12	Oct 19	Oct 26
Assets												
1 Bank credit	9,644.3	10,160.3	10,217.7	10,258.8	10,289.3	10,336.6	10,350.8	10,314.8	10,284.3	10,281.1	10,266.4	10,278.6
2 Securities in bank credit ²	3,894.3	4,137.0	4,136.1	4,112.2	4,075.7	4,071.6	4,041.0	3,971.7	3,921.2	3,908.5	3,892.8	3,887.5
3 Treasury and agency securities ³	3,314.6	3,523.3	3,510.0	3,493.4	3,459.2	3,454.8	3,425.7	3,366.0	3,323.6	3,313.0	3,298.8	3,293.1
4 Mortgage-backed securities (MBS) ⁴	2,154.9	2,191.0	2,172.1	2,149.3	2,128.6	2,129.5	2,123.0	2,096.8	2,073.6	2,071.4	2,060.7	2,054.6
5 Non-MBS ⁵	1,159.7	1,332.3	1,337.9	1,344.1	1,330.6	1,325.3	1,302.7	1,269.1	1,250.0	1,241.6	1,238.1	1,238.5
6 Other securities	579.7	613.6	626.1	618.8	616.5	616.8	615.3	605.8	597.5	595.5	593.9	594.5
7 Mortgage-backed securities (MBS) ⁶	58.0	67.2	68.3	69.4	67.4	68.7	68.8	68.3	67.5	67.3	65.7	66.6
8 Non-MBS ⁷	521.7	546.4	557.8	549.3	549.1	548.1	546.5	537.4	530.1	528.2	528.2	527.8
9 Loans and leases in bank credit ⁸	5,750.0	6,023.4	6,081.6	6,146.6	6,213.6	6,265.0	6,309.8	6,343.1	6,363.2	6,372.5	6,373.6	6,391.1
10 Commercial and industrial loans	1,252.5	1,343.6	1,362.8	1,389.3	1,421.8	1,445.3	1,462.5	1,473.6	1,479.0	1,478.9	1,475.6	1,482.0
11 Real estate loans	2,237.5	2,278.5	2,297.2	2,310.6	2,318.0	2,325.1	2,336.1	2,347.7	2,350.0	2,353.6	2,358.8	2,361.3
12 Residential real estate loans	1,440.1	1,471.4	1,482.9	1,495.2	1,503.0	1,505.5	1,508.7	1,521.3	1,523.2	1,524.3	1,530.5	1,532.5
13 Revolving home equity loans	163.9	156.4	155.6	155.0	154.6	154.2	153.9	154.1	154.8	155.5	155.8	155.1
14 Closed-end residential loans ⁹	1,276.2	1,315.0	1,327.4	1,340.2	1,348.4	1,351.3	1,354.8	1,367.2	1,368.4	1,368.8	1,374.7	1,377.4
15 Commercial real estate loans	797.4	807.0	814.2	815.4	815.0	819.6	827.4	826.3	826.8	829.3	828.4	828.8
16 Construction and land development loans ¹⁰	123.0	118.4	118.6	118.1	117.5	117.1	116.6	116.8	117.5	117.8	118.4	118.6
17 Secured by farmland ¹¹	6.7	6.8	6.7	6.7	6.6	6.6	6.6	6.5	6.5	6.5	6.4	6.4
18 Secured by multifamily properties ¹²	187.9	198.0	201.9	203.7	206.5	210.1	212.9	213.7	215.4	216.9	217.1	216.8
19 Secured by nonfarm nonresidential properties ¹³	479.8	483.9	487.1	487.0	484.5	485.7	491.3	489.4	487.4	488.0	486.5	487.0
20 Consumer loans	1,159.4	1,231.6	1,246.3	1,252.7	1,261.5	1,270.1	1,276.9	1,287.3	1,294.3	1,298.1	1,299.3	1,299.7
21 Credit cards and other revolving plans	567.1	614.6	625.6	630.1	636.9	645.5	652.2	662.0	665.1	668.5	670.9	672.4
22 Other consumer loans	592.3	617.0	620.7	622.6	624.6	624.6	624.7	625.2	629.3	629.6	628.3	627.3
23 Automobile loans ¹⁴	431.7	445.5	445.9	445.7	445.6	444.8	443.7	442.8	447.4	447.4	447.6	447.3
24 All other consumer loans ¹⁵	160.6	171.5	174.8	176.9	179.0	179.9	181.1	182.4	181.9	182.2	180.8	180.0
25 All other loans and leases	1,100.7	1,169.7	1,175.4	1,194.0	1,212.3	1,224.5	1,234.3	1,234.6	1,239.8	1,241.9	1,239.9	1,248.0
26 Loans to nondepository financial institutions ¹⁷	521.6	566.6	564.9	576.0	587.7	594.3	603.2	604.9	603.3	607.3	609.0	613.2
27 All loans not elsewhere classified ¹⁸	579.0	603.2	610.5	618.0	624.6	630.2	631.1	629.6	636.5	634.6	630.9	634.8
28 LESS: Allowance for loan and lease losses	100.5	92.0	91.4	90.8	90.7	92.7	92.4	93.6	103.9	104.3	103.8	104.0
29 Cash assets ²¹	2,030.5	1,674.3	1,555.4	1,464.3	1,480.9	1,512.0	1,451.8	1,411.4	1,346.4	1,381.7	1,359.6	1,406.7
30 Total federal funds sold and reverse RPs ²²	230.2	243.5	247.3	236.8	232.1	244.4	228.6	236.4	241.2	233.0	235.8	257.5
31 Loans to commercial banks ²³	4.0	4.6	5.6	6.7	6.4	6.6	6.8	6.4	4.3	4.6	4.5	4.7
32 Other assets including trading assets ²⁴	1,163.2	1,217.4	1,264.7	1,282.4	1,259.5	1,252.4	1,264.3	1,234.5	1,228.1	1,237.6	1,240.7	1,256.4
33 Total assets	12,971.8	13,208.0	13,199.3	13,158.0	13,177.6	13,259.3	13,209.8	13,110.0	13,000.4	13,033.6	13,003.3	13,099.7

(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 Sep	2022 Mar	2022 Apr	2022 May	2022 Jun	2022 Jul	2022 Aug	2022 Sep	Week ending			
									Oct 05	Oct 12	Oct 19	Oct 26
Liabilities												
34 Deposits	10,922.0	11,262.0	11,218.1	11,185.8	11,152.2	11,148.6	11,135.4	11,028.5	10,898.5	10,913.0	10,879.3	10,925.3
35 Large time deposits	308.2	314.3	318.3	329.2	342.3	349.8	362.5	359.6	290.1	301.5	305.6	303.2
36 Other deposits	10,613.8	10,947.7	10,899.8	10,856.5	10,809.9	10,798.8	10,772.9	10,668.8	10,608.4	10,611.5	10,573.7	10,622.1
37 Borrowings	408.8	391.2	393.7	430.3	464.3	492.9	491.6	510.4	523.2	525.5	530.5	550.2
38 Net due to related foreign offices	-313.9	-348.6	-374.3	-373.0	-360.6	-353.7	-383.5	-383.5	-347.8	-336.5	-347.5	-313.4
39 Other liabilities including trading liabilities ²⁵	472.8	459.9	488.8	486.2	483.0	492.2	489.5	492.1	476.6	514.8	516.7	518.0
40 Total liabilities	11,489.6	11,764.5	11,726.3	11,729.3	11,738.9	11,780.0	11,733.0	11,647.5	11,550.4	11,616.8	11,578.9	11,680.1
41 Residual (Assets LESS Liabilities)²⁶	1,482.1	1,443.5	1,473.0	1,428.7	1,438.7	1,479.3	1,476.9	1,462.4	1,449.9	1,416.8	1,424.4	1,419.6

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 Sep	2022 Mar	2022 Apr	2022 May	2022 Jun	2022 Jul	2022 Aug	2022 Sep	Week ending			
									Oct 05	Oct 12	Oct 19	Oct 26
Assets												
1 Bank credit	9,617.6	10,142.6	10,207.6	10,249.1	10,286.5	10,309.5	10,326.6	10,284.7	10,280.4	10,270.0	10,258.8	10,274.7
2 Securities in bank credit ²	3,876.1	4,141.6	4,137.6	4,104.8	4,058.4	4,038.7	4,018.7	3,949.2	3,917.3	3,899.4	3,896.4	3,897.7
3 Treasury and agency securities ³	3,296.7	3,530.0	3,506.6	3,482.4	3,440.0	3,421.7	3,405.9	3,344.1	3,317.7	3,302.6	3,299.6	3,301.2
4 Mortgage-backed securities (MBS) ⁴	2,144.7	2,201.5	2,180.2	2,153.0	2,119.3	2,112.9	2,113.9	2,084.8	2,068.3	2,054.7	2,052.8	2,051.6
5 Non-MBS ⁵	1,152.0	1,328.5	1,326.5	1,329.4	1,320.6	1,308.8	1,292.0	1,259.4	1,249.4	1,247.9	1,246.8	1,249.6
6 Other securities	579.5	611.6	631.0	622.4	618.4	617.0	612.8	605.1	599.6	596.8	596.8	596.5
7 Mortgage-backed securities (MBS) ⁶	57.4	67.6	69.2	70.4	68.5	69.3	68.7	67.6	67.1	66.7	65.9	65.9
8 Non-MBS ⁷	522.0	544.0	561.8	552.0	549.9	547.7	544.1	537.5	532.5	530.2	530.9	530.6
9 Loans and leases in bank credit ⁸	5,741.5	6,001.1	6,069.9	6,144.3	6,228.2	6,270.8	6,307.9	6,335.4	6,363.1	6,370.6	6,362.4	6,377.1
10 Commercial and industrial loans	1,238.5	1,354.2	1,381.0	1,406.7	1,435.6	1,446.8	1,455.7	1,459.2	1,463.4	1,465.8	1,466.3	1,468.7
11 Real estate loans	2,245.6	2,263.3	2,282.7	2,300.7	2,315.7	2,330.5	2,347.6	2,356.9	2,363.9	2,369.5	2,366.2	2,371.0
12 Residential real estate loans	1,445.6	1,459.5	1,469.3	1,485.5	1,500.6	1,510.8	1,518.8	1,527.3	1,533.7	1,537.7	1,534.8	1,538.4
13 Revolving home equity loans	164.8	155.5	154.6	154.8	155.0	154.9	155.0	155.2	155.4	155.5	155.5	155.5
14 Closed-end residential loans ⁹	1,280.8	1,304.0	1,314.7	1,330.7	1,345.7	1,355.9	1,363.9	1,372.0	1,378.3	1,382.2	1,379.3	1,382.9
15 Commercial real estate loans	800.1	803.9	813.4	815.2	815.1	819.7	828.8	829.6	830.2	831.9	831.5	832.6
16 Construction and land development loans ¹⁰	124.7	117.2	117.9	118.6	118.6	118.3	118.2	118.6	118.7	119.0	119.4	119.7
17 Secured by farmland ¹¹	6.7	6.8	6.7	6.6	6.6	6.5	6.6	6.5	6.4	6.5	6.4	6.4
18 Secured by multifamily properties ¹²	188.9	196.6	201.1	203.0	206.0	210.5	213.7	215.1	216.8	217.7	218.2	217.6
19 Secured by nonfarm nonresidential properties ¹³	479.7	483.3	487.6	486.9	483.9	484.3	490.4	489.5	488.3	488.8	487.5	488.9
20 Consumer loans	1,162.8	1,212.0	1,232.3	1,244.3	1,262.5	1,272.8	1,281.7	1,290.8	1,296.2	1,299.4	1,296.4	1,301.6
21 Credit cards and other revolving plans	568.1	598.1	613.1	623.1	638.4	647.7	655.8	663.1	664.0	667.1	666.0	672.1
22 Other consumer loans	594.7	613.9	619.2	621.1	624.2	625.1	625.9	627.7	632.1	632.3	630.4	629.5
23 Automobile loans ¹⁴	433.0	444.1	445.0	444.7	445.0	445.1	444.4	444.0	449.0	448.7	448.4	448.2
24 All other consumer loans ¹⁵	161.7	169.8	174.2	176.4	179.1	180.0	181.5	183.7	183.2	183.6	182.0	181.3
25 All other loans and leases	1,094.5	1,171.5	1,173.8	1,192.6	1,214.4	1,220.7	1,222.9	1,228.5	1,239.6	1,235.9	1,233.5	1,235.8
26 Loans to nondepository financial institutions ¹⁷	519.7	566.9	564.8	574.9	586.3	592.5	596.7	602.9	605.5	604.1	605.4	605.8
27 All loans not elsewhere classified ¹⁸	574.8	604.7	609.0	617.7	628.1	628.2	626.2	625.6	634.2	631.8	628.0	630.0
28 LESS: Allowance for loan and lease losses	101.2	91.5	90.0	90.2	90.4	92.8	93.1	94.1	104.0	104.5	104.5	104.5
29 Cash assets ²¹	2,023.4	1,761.2	1,568.2	1,452.3	1,440.0	1,471.3	1,436.6	1,405.6	1,328.7	1,401.6	1,327.4	1,378.3
30 Total federal funds sold and reverse RPs ²²	238.9	242.7	235.9	225.3	231.5	238.4	230.2	243.7	251.5	243.0	240.0	244.7
31 Loans to commercial banks ²³	4.0	4.6	5.7	6.6	6.4	6.4	6.8	6.3	4.6	4.7	4.5	4.5
32 Other assets including trading assets ²⁴	1,163.8	1,235.3	1,264.3	1,270.4	1,262.2	1,250.7	1,261.1	1,234.2	1,224.0	1,257.8	1,255.8	1,248.6
33 Total assets	12,946.6	13,294.9	13,191.7	13,113.5	13,136.3	13,183.5	13,168.1	13,080.3	12,985.1	13,072.5	12,982.0	13,046.4

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

Account	2021 Sep	2022 Mar	2022 Apr	2022 May	2022 Jun	2022 Jul	2022 Aug	2022 Sep	Week ending				
									Oct 05	Oct 12	Oct 19	Oct 26	
Liabilities													
34 Deposits	10,881.0	11,340.5	11,266.5	11,127.6	11,106.3	11,098.7	11,069.8	10,979.9	10,891.9	10,931.4	10,826.3	10,824.2	
35 Large time deposits	304.7	316.8	321.7	329.2	342.8	350.3	362.5	356.7	290.1	300.5	301.4	299.9	
36 Other deposits	10,576.3	11,023.7	10,944.8	10,798.4	10,763.5	10,748.4	10,707.3	10,623.2	10,601.7	10,630.9	10,524.9	10,524.3	
37 Borrowings	408.9	387.5	389.3	433.5	465.4	488.6	491.3	511.9	521.2	533.3	537.2	553.8	
38 Net due to related foreign offices	-310.0	-383.9	-411.0	-385.1	-366.3	-355.4	-361.2	-375.6	-368.2	-329.7	-335.3	-292.6	
39 Other liabilities including trading liabilities ²⁵	475.0	470.3	481.8	477.9	479.4	482.9	491.8	494.7	493.4	522.9	516.2	521.0	
40 Total liabilities	11,454.9	11,814.3	11,726.6	11,653.9	11,684.9	11,714.7	11,691.6	11,610.8	11,538.3	11,657.9	11,544.4	11,606.4	
41 Residual (Assets LESS Liabilities)²⁶	1,491.7	1,480.6	1,465.0	1,459.6	1,451.4	1,468.7	1,476.5	1,469.5	1,446.9	1,414.6	1,437.6	1,439.9	

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 Sep	2022 Mar	2022 Apr	2022 May	2022 Jun	2022 Jul	2022 Aug	2022 Sep	Week ending			
									Oct 05	Oct 12	Oct 19	Oct 26
Assets												
1 Bank credit	5,191.8	5,497.9	5,540.6	5,589.9	5,665.8	5,711.9	5,771.5	5,793.4	5,783.3	5,797.3	5,802.5	5,819.0
2 Securities in bank credit ²	1,294.5	1,439.0	1,432.8	1,440.6	1,460.2	1,460.9	1,474.7	1,450.7	1,415.7	1,414.2	1,408.9	1,411.4
3 Treasury and agency securities ³	902.2	1,012.0	1,013.2	1,019.3	1,038.3	1,035.2	1,046.4	1,027.7	1,002.6	1,001.0	997.6	1,000.9
4 Mortgage-backed securities (MBS) ⁴	686.9	732.9	727.5	722.9	726.2	723.7	729.4	712.4	693.6	693.3	691.2	693.7
5 Non-MBS ⁵	215.2	279.1	285.7	296.5	312.1	311.4	317.0	315.3	309.0	307.6	306.4	307.2
6 Other securities	392.4	427.0	419.6	421.3	421.9	425.7	428.2	423.0	413.1	413.3	411.3	410.5
7 Mortgage-backed securities (MBS) ⁶	34.4	43.9	45.0	45.5	46.1	46.2	46.8	46.7	45.4	45.4	44.9	44.7
8 Non-MBS ⁷	358.0	383.2	374.6	375.8	375.8	379.5	381.4	376.2	367.6	367.9	366.4	365.8
9 Loans and leases in bank credit ⁸	3,897.2	4,058.9	4,107.8	4,149.2	4,205.7	4,251.1	4,296.8	4,342.7	4,367.7	4,383.1	4,393.6	4,407.7
10 Commercial and industrial loans	768.4	765.4	770.0	771.4	780.2	790.3	800.4	811.0	818.4	819.4	820.0	822.8
11 Real estate loans	2,381.3	2,504.9	2,532.9	2,564.4	2,600.2	2,630.1	2,660.4	2,690.2	2,703.6	2,711.5	2,721.7	2,730.9
12 Residential real estate loans	783.0	818.6	829.5	842.3	855.4	865.7	875.3	885.3	888.2	891.1	896.2	898.5
13 Revolving home equity loans	89.5	91.1	91.9	92.7	93.3	93.6	93.3	94.6	95.3	95.5	95.6	95.8
14 Closed-end residential loans ⁹	693.5	727.5	737.6	749.6	762.1	772.1	781.9	790.7	792.9	795.7	800.6	802.8
15 Commercial real estate loans	1,598.3	1,686.3	1,703.4	1,722.1	1,744.8	1,764.4	1,785.1	1,805.0	1,815.4	1,820.4	1,825.5	1,832.4
16 Construction and land development loans ¹⁰	249.1	269.6	273.3	276.7	280.8	284.4	288.5	293.8	297.3	298.5	299.8	301.6
17 Secured by farmland ¹¹	94.6	97.6	98.3	99.3	100.1	100.7	101.3	101.8	102.3	102.5	102.7	103.0
18 Secured by multifamily properties ¹²	233.7	250.0	253.0	257.0	262.1	266.8	272.4	276.1	278.0	279.8	281.0	282.4
19 Secured by nonfarm nonresidential properties ¹³	1,021.0	1,069.1	1,078.8	1,089.1	1,101.9	1,112.4	1,123.0	1,133.3	1,137.8	1,139.6	1,142.0	1,145.4
20 Consumer loans	437.6	471.3	483.8	492.1	501.5	507.8	512.8	517.7	521.7	524.6	524.6	526.5
21 Credit cards and other revolving plans	205.5	223.0	228.9	234.5	241.0	244.3	246.9	250.0	253.7	256.0	255.2	256.9
22 Other consumer loans	232.1	248.3	254.9	257.6	260.5	263.5	265.9	267.8	267.9	268.7	269.4	269.6
23 Automobile loans ¹⁴	69.3	72.4	72.9	73.7	74.5	75.1	75.9	76.8	77.3	77.5	77.8	77.9
24 All other consumer loans ¹⁵	162.8	175.8	182.0	183.9	186.0	188.4	190.0	190.9	190.7	191.2	191.6	191.7
25 All other loans and leases	309.9	317.3	321.1	321.4	323.6	322.9	323.3	323.8	324.0	327.5	327.3	327.5
26 Loans to nondepository financial institutions ¹⁷	100.8	101.7	103.5	103.3	104.4	102.6	101.4	99.9	98.0	101.9	100.3	100.4
27 All loans not elsewhere classified ¹⁸	209.1	215.6	217.5	218.1	219.2	220.3	221.8	223.9	226.0	225.6	227.0	227.0
28 LESS: Allowance for loan and lease losses	73.2	68.0	66.8	66.5	66.7	67.7	67.1	67.4	62.6	63.0	63.1	63.0
29 Cash assets ²¹	901.3	725.2	691.1	641.0	610.5	559.3	543.7	503.1	489.3	486.5	482.1	477.9
30 Total federal funds sold and reverse RPs ²²	51.9	57.2	56.6	55.5	52.0	50.0	47.4	48.0	51.0	49.2	45.6	45.4
31 Loans to commercial banks ²³	1.1	1.3	1.6	2.2	2.6	2.7	2.5	2.7	2.3	2.5	2.6	2.2
32 Other assets including trading assets ²⁴	384.1	402.4	413.7	423.3	425.9	425.4	417.9	427.0	440.0	435.5	440.9	445.3
33 Total assets	6,456.9	6,616.0	6,636.8	6,645.3	6,690.2	6,681.6	6,715.9	6,706.8	6,703.4	6,708.1	6,710.6	6,726.8

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

Seasonally adjusted, billions of dollars (continued)

Account	2021 Sep	2022 Mar	2022 Apr	2022 May	2022 Jun	2022 Jul	2022 Aug	2022 Sep	Week ending			
									Oct 05	Oct 12	Oct 19	Oct 26
Liabilities												
34 Deposits	5,369.8	5,539.6	5,569.4	5,590.0	5,603.7	5,607.7	5,615.3	5,595.4	5,590.9	5,579.9	5,569.3	5,577.0
35 Large time deposits	364.2	350.0	348.4	346.6	348.7	350.1	355.4	363.4	368.8	371.3	373.8	378.4
36 Other deposits	5,005.6	5,189.6	5,221.0	5,243.4	5,255.0	5,257.6	5,259.9	5,231.9	5,222.0	5,208.6	5,195.5	5,198.6
37 Borrowings	232.8	222.5	232.4	240.8	253.0	270.8	277.5	303.8	318.8	328.4	339.8	346.4
38 Net due to related foreign offices	50.0	49.1	44.7	36.8	34.5	31.2	38.6	32.1	30.0	27.3	28.0	31.3
39 Other liabilities including trading liabilities ²⁵	95.3	103.7	106.7	105.0	107.0	107.4	107.9	115.4	120.4	121.0	128.1	126.3
40 Total liabilities	5,747.9	5,914.9	5,953.3	5,972.6	5,998.3	6,017.1	6,039.2	6,046.6	6,060.1	6,056.7	6,065.3	6,081.1
41 Residual (Assets LESS Liabilities)²⁶	709.0	701.1	683.5	672.8	691.9	664.5	676.6	660.2	643.3	651.4	645.3	645.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

Account	2021 Sep	2022 Mar	2022 Apr	2022 May	2022 Jun	2022 Jul	2022 Aug	2022 Sep	Week ending			
									Oct 05	Oct 12	Oct 19	Oct 26
Assets												
1 Bank credit	5,192.0	5,482.3	5,545.3	5,592.7	5,669.0	5,711.9	5,768.4	5,796.3	5,793.3	5,798.5	5,802.2	5,813.5
2 Securities in bank credit ²	1,283.8	1,445.3	1,448.5	1,442.4	1,451.4	1,447.2	1,458.8	1,438.9	1,412.4	1,411.1	1,409.2	1,406.5
3 Treasury and agency securities ³	891.8	1,017.8	1,025.8	1,022.7	1,028.9	1,025.1	1,031.7	1,016.2	999.6	997.9	997.4	995.9
4 Mortgage-backed securities (MBS) ⁴	680.6	741.2	733.7	723.5	723.0	717.0	721.1	705.8	692.0	690.3	690.3	687.5
5 Non-MBS ⁵	211.2	276.6	292.1	299.2	305.9	308.1	310.7	310.4	307.7	307.6	307.1	308.4
6 Other securities	392.0	427.5	422.8	419.7	422.4	422.1	427.0	422.7	412.7	413.3	411.8	410.6
7 Mortgage-backed securities (MBS) ⁶	34.2	44.2	45.2	46.0	46.3	46.2	46.9	46.5	45.2	45.2	45.1	44.5
8 Non-MBS ⁷	357.8	383.3	377.5	373.7	376.2	375.9	380.1	376.2	367.5	368.1	366.7	366.1
9 Loans and leases in bank credit ⁸	3,908.2	4,037.0	4,096.8	4,150.3	4,217.6	4,264.8	4,309.6	4,357.4	4,380.9	4,387.4	4,393.0	4,407.0
10 Commercial and industrial loans	766.3	763.7	774.3	780.6	790.5	796.6	801.2	808.8	812.1	811.4	811.1	813.3
11 Real estate loans	2,389.7	2,494.0	2,525.4	2,560.7	2,601.3	2,635.5	2,670.6	2,701.9	2,716.7	2,722.1	2,729.1	2,737.6
12 Residential real estate loans	787.5	814.5	826.2	840.4	855.3	868.4	880.0	890.9	895.6	897.5	899.5	901.7
13 Revolving home equity loans	89.7	90.4	91.6	92.9	94.0	94.0	93.6	94.8	95.5	95.6	95.8	95.9
14 Closed-end residential loans ⁹	697.8	724.1	734.6	747.4	761.3	774.4	786.4	796.2	800.1	801.9	803.7	805.8
15 Commercial real estate loans	1,602.2	1,679.5	1,699.2	1,720.3	1,745.9	1,767.1	1,790.6	1,811.0	1,821.1	1,824.6	1,829.7	1,835.9
16 Construction and land development loans ¹⁰	250.5	267.0	271.0	276.0	282.0	284.5	290.6	296.1	298.0	299.8	301.2	303.3
17 Secured by farmland ¹¹	95.0	97.1	98.0	99.1	100.1	101.0	101.7	102.3	102.8	103.0	103.1	103.2
18 Secured by multifamily properties ¹²	234.5	248.9	252.6	256.5	262.2	268.5	274.0	277.5	279.4	280.3	281.5	282.7
19 Secured by nonfarm nonresidential properties ¹³	1,022.1	1,066.4	1,077.6	1,088.8	1,101.6	1,113.0	1,124.4	1,135.1	1,140.9	1,141.5	1,143.9	1,146.6
20 Consumer loans	438.2	468.8	479.6	486.6	497.7	506.1	512.4	518.7	520.9	523.9	524.4	528.8
21 Credit cards and other revolving plans	205.2	220.3	225.6	230.5	237.4	242.9	247.1	250.0	251.9	254.4	254.3	258.6
22 Other consumer loans	233.0	248.5	254.0	256.1	260.3	263.2	265.3	268.6	269.0	269.5	270.1	270.2
23 Automobile loans ¹⁴	69.6	71.9	72.8	73.9	74.8	75.3	76.1	77.2	77.6	77.7	78.0	78.1
24 All other consumer loans ¹⁵	163.4	176.6	181.3	182.2	185.5	187.8	189.1	191.4	191.4	191.8	192.1	192.1
25 All other loans and leases	314.0	310.5	317.5	322.5	328.2	326.5	325.3	328.1	331.3	330.0	328.4	327.2
26 Loans to nondepository financial institutions ¹⁷	102.3	99.3	101.7	103.4	106.6	104.5	101.4	101.2	103.3	103.2	101.7	100.9
27 All loans not elsewhere classified ¹⁸	211.7	211.2	215.8	219.0	221.5	222.0	223.9	226.9	228.0	226.8	226.7	226.3
28 LESS: Allowance for loan and lease losses	73.5	68.3	66.9	66.9	67.2	67.5	67.8	67.7	62.0	62.5	62.6	62.6
29 Cash assets ²¹	883.5	760.2	692.5	615.9	584.3	539.3	523.6	490.7	481.6	485.3	471.8	465.0
30 Total federal funds sold and reverse RPs ²²	50.2	59.2	58.3	54.5	50.6	49.7	46.2	46.1	44.9	43.6	43.5	43.0
31 Loans to commercial banks ²³	1.1	1.2	1.5	2.2	2.7	2.8	2.5	2.7	2.5	2.6	2.5	2.0
32 Other assets including trading assets ²⁴	385.2	399.8	415.0	426.3	429.7	428.6	418.3	427.9	438.6	438.6	441.8	441.8
33 Total assets	6,438.6	6,634.4	6,645.7	6,624.7	6,669.1	6,664.8	6,691.2	6,696.0	6,698.9	6,706.2	6,699.2	6,702.7

(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 Sep	2022 Mar	2022 Apr	2022 May	2022 Jun	2022 Jul	2022 Aug	2022 Sep	Week ending			
									Oct 05	Oct 12	Oct 19	Oct 26
Liabilities												
34 Deposits	5,348.4	5,578.1	5,591.4	5,572.4	5,600.4	5,584.5	5,586.4	5,572.4	5,573.9	5,567.7	5,543.0	5,541.1
35 Large time deposits	363.3	349.9	346.0	342.9	347.7	350.6	357.5	364.1	369.1	371.8	375.7	379.6
36 Other deposits	4,985.2	5,228.2	5,245.4	5,229.5	5,252.7	5,233.9	5,228.9	5,208.3	5,204.8	5,196.0	5,167.2	5,161.4
37 Borrowings	235.1	215.9	227.6	242.5	257.2	276.8	284.5	307.4	321.2	331.3	342.7	346.2
38 Net due to related foreign offices	50.0	48.8	45.9	38.5	34.1	33.0	35.6	31.6	32.9	30.7	31.2	32.4
39 Other liabilities including trading liabilities ²⁵	98.2	99.4	102.6	103.9	106.3	107.1	109.9	118.3	122.1	126.3	131.3	129.3
40 Total liabilities	5,731.8	5,942.2	5,967.6	5,957.3	5,998.0	6,001.4	6,016.4	6,029.7	6,050.2	6,056.0	6,048.1	6,048.9
41 Residual (Assets LESS Liabilities)²⁶	706.8	692.2	678.1	667.4	671.1	663.4	674.8	666.4	648.7	650.2	651.1	653.8

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 Sep	2022 Mar	2022 Apr	2022 May	2022 Jun	2022 Jul	2022 Aug	2022 Sep	Week ending			
									Oct 05	Oct 12	Oct 19	Oct 26
Assets												
1 Bank credit	1,044.3	1,127.1	1,141.9	1,157.3	1,182.8	1,199.3	1,196.1	1,207.8	1,225.0	1,230.0	1,228.4	1,228.7
2 Securities in bank credit ²	242.8	235.9	237.8	235.9	238.9	243.9	238.4	238.0	238.9	238.2	238.5	236.9
3 Treasury and agency securities ³	143.1	141.6	143.7	140.3	143.6	150.2	145.5	146.0	147.0	146.3	146.9	146.5
4 Mortgage-backed securities (MBS) ⁴	48.3	36.7	34.5	33.6	36.4	36.9	35.1	37.4	37.3	35.8	35.2	35.8
5 Non-MBS ⁵	94.8	104.9	109.3	106.7	107.2	113.3	110.5	108.6	109.7	110.5	111.7	110.7
6 Other securities	99.7	94.3	94.1	95.6	95.3	93.7	92.9	92.0	91.9	91.9	91.6	90.4
7 Mortgage-backed securities (MBS) ⁶	1.7	2.1	2.0	2.0	2.0	1.8	1.8	1.6	1.7	1.8	1.7	1.8
8 Non-MBS ⁷	98.0	92.2	92.1	93.6	93.4	91.9	91.1	90.4	90.2	90.1	89.8	88.5
9 Loans and leases in bank credit ⁸	801.5	891.2	904.1	921.4	943.9	955.5	957.7	969.8	986.1	991.8	989.9	991.8
10 Commercial and industrial loans	386.9	423.5	429.0	440.7	457.2	457.9	457.6	462.5	474.7	481.0	478.7	478.7
11 Real estate loans	85.2	92.0	94.6	95.4	96.8	98.9	101.4	104.2	105.4	104.4	103.5	104.0
12 Residential real estate loans	1.2	0.8	0.8	0.9	1.0	0.9	1.0	0.8	0.8	0.9	0.9	0.9
13 Revolving home equity loans	0.0	-0.1	-0.1	-0.0	0.1	0.1	0.1	0.1	0.0	-0.0	-0.0	-0.0
14 Closed-end residential loans ⁹	1.2	0.9	0.9	0.9	0.9	0.8	0.8	0.8	0.8	0.9	0.9	1.0
15 Commercial real estate loans	84.0	91.2	93.8	94.5	95.8	98.0	100.5	103.4	104.5	103.5	102.6	103.1
16 Construction and land development loans ¹⁰	12.4	10.8	11.0	11.3	11.6	11.9	12.3	14.6	13.7	13.2	12.8	12.8
17 Secured by farmland ¹¹	0.1	0.1	0.1	0.1	0.2	0.1	0.1	0.2	0.2	0.2	0.2	0.2
18 Secured by multifamily properties ¹²	12.6	13.7	14.1	14.5	15.1	15.8	17.0	17.5	18.0	17.8	17.6	18.0
19 Secured by nonfarm nonresidential properties ¹³	58.9	66.6	68.5	68.6	69.0	70.2	70.9	71.2	72.7	72.3	72.1	72.2
20 Consumer loans	5.9	6.1	0.5	0.1	0.2	0.1	-0.2	-0.2	-0.2	-0.2	-0.2	-0.2
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	5.9	6.1	0.5	0.1	0.2	0.1	-0.2	-0.2	-0.2	-0.2	-0.2	-0.2
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}	5.9	6.1	0.5	0.1	0.2	0.1	-0.2	-0.2	-0.2	-0.2	-0.2	-0.2
25 All other loans and leases	323.5	369.5	379.9	385.2	389.6	398.6	398.9	403.2	406.3	406.6	407.9	409.3
26 Loans to nondepository financial institutions ¹⁷	143.6	164.6	163.7	163.3	162.4	164.4	161.2	161.4	161.7	160.5	160.5	162.2
27 All loans not elsewhere classified ^{18, 19}	179.9	204.9	216.3	221.9	227.2	234.2	237.7	241.8	244.6	246.1	247.5	247.1
28 LESS: Allowance for loan and lease losses ²⁰	1.3	1.3	0.4	0.0	0.2	-0.2	0.4	-0.0	-0.2	-0.1	-0.2	-0.2
29 Cash assets ²¹	1,180.2	1,267.0	1,279.5	1,242.5	1,235.7	1,300.1	1,353.3	1,274.6	1,289.3	1,216.1	1,269.6	1,259.9
30 Total federal funds sold and reverse RPs ²²	324.9	297.5	297.0	310.8	309.1	292.7	290.5	283.4	262.0	249.9	247.4	242.8
31 Loans to commercial banks ²³	1.1	1.1	0.7	0.9	0.9	0.6	0.3	1.0	2.0	1.6	1.4	1.4
32 Other assets including trading assets ²⁴	129.6	142.6	152.3	141.3	143.5	154.2	150.6	162.2	161.5	174.3	170.0	164.5
33 Total assets	2,678.9	2,834.0	2,871.0	2,852.9	2,871.8	2,947.1	2,990.4	2,929.1	2,940.0	2,872.0	2,917.0	2,897.6

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

Account	2021 Sep	2022 Mar	2022 Apr	2022 May	2022 Jun	2022 Jul	2022 Aug	2022 Sep	Week ending			
									Oct 05	Oct 12	Oct 19	Oct 26
Liabilities												
34 Deposits	1,260.9	1,247.7	1,293.0	1,280.5	1,284.4	1,293.3	1,320.7	1,309.9	1,282.2	1,273.4	1,273.3	1,280.5
35 Large time deposits	734.3	749.1	780.4	776.4	774.9	782.7	802.8	800.1	786.5	784.9	792.6	790.8
36 Other deposits	526.6	498.7	512.6	504.0	509.5	510.6	517.8	509.7	495.7	488.5	480.7	489.7
37 Borrowings	1,027.5	1,021.4	979.6	953.5	926.0	912.1	891.1	896.8	879.1	880.0	863.8	857.0
38 Net due to related foreign offices	295.4	418.6	411.9	460.6	469.7	590.7	663.0	575.4	608.8	544.6	601.9	605.7
39 Other liabilities including trading liabilities ²⁵	112.2	125.8	132.6	128.1	143.3	148.4	145.7	155.3	156.3	166.6	162.7	156.5
40 Total liabilities	2,695.9	2,813.5	2,817.0	2,822.7	2,823.4	2,944.5	3,020.5	2,937.3	2,926.4	2,864.7	2,901.6	2,899.7
41 Residual (Assets LESS Liabilities)²⁶	-17.0	20.5	54.1	30.1	48.4	2.6	-30.1	-8.2	13.6	7.3	15.3	-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 Sep	2022 Mar	2022 Apr	2022 May	2022 Jun	2022 Jul	2022 Aug	2022 Sep	Week ending			
									Oct 05	Oct 12	Oct 19	Oct 26
Assets												
1 Bank credit	1,038.0	1,131.4	1,140.8	1,151.6	1,178.9	1,201.8	1,196.3	1,201.9	1,218.0	1,219.6	1,215.0	1,218.3
2 Securities in bank credit ²	242.0	235.9	233.0	235.0	238.4	248.1	242.3	237.5	237.5	235.4	234.0	236.7
3 Treasury and agency securities ³	142.5	142.4	139.0	140.7	143.8	154.4	150.1	145.4	145.3	143.1	141.6	144.2
4 Mortgage-backed securities (MBS) ⁴	48.2	35.5	34.1	35.0	37.0	37.8	36.0	37.8	39.5	36.5	35.1	36.7
5 Non-MBS ⁵	94.3	107.0	104.8	105.8	106.8	116.6	114.1	107.6	105.7	106.6	106.6	107.6
6 Other securities	99.5	93.4	94.0	94.3	94.6	93.7	92.2	92.1	92.3	92.3	92.4	92.4
7 Mortgage-backed securities (MBS) ⁶	1.8	2.0	2.0	1.9	1.9	1.9	1.9	1.8	1.8	1.8	1.8	1.8
8 Non-MBS ⁷	97.7	91.4	92.0	92.4	92.6	91.8	90.4	90.3	90.4	90.5	90.5	90.6
9 Loans and leases in bank credit ⁸	796.1	895.6	907.8	916.5	940.6	953.7	954.0	964.4	980.5	984.2	981.0	981.7
10 Commercial and industrial loans	382.2	428.2	434.2	438.9	455.1	457.3	454.3	458.3	468.1	472.7	471.8	470.8
11 Real estate loans	83.0	93.0	95.2	95.8	97.6	99.0	101.0	101.6	102.3	102.5	102.5	102.7
12 Residential real estate loans	1.2	1.0	1.0	0.9	0.9	0.8	0.8	0.8	0.8	0.8	0.8	0.8
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	1.2	1.0	1.0	0.9	0.9	0.8	0.8	0.8	0.8	0.8	0.8	0.8
15 Commercial real estate loans	81.8	92.0	94.3	95.0	96.7	98.3	100.2	100.8	101.5	101.8	101.7	102.0
16 Construction and land development loans ¹⁰	11.2	10.8	10.8	11.2	11.7	12.4	12.9	12.9	12.9	13.1	13.2	13.4
17 Secured by farmland ¹¹	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
18 Secured by multifamily properties ¹²	12.4	13.8	14.2	14.5	15.2	15.7	16.7	17.3	17.6	17.7	17.5	17.6
19 Secured by nonfarm nonresidential properties ¹³	58.1	67.2	69.1	69.2	69.6	70.0	70.5	70.4	70.8	70.8	70.9	70.8
20 Consumer loans	6.1	6.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
21 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Other consumer loans	6.1	6.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
23 Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24 All other consumer loans ^{15, 16}	6.1	6.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
25 All other loans and leases	324.8	368.4	378.4	381.8	387.8	397.3	398.7	404.5	410.1	409.0	406.8	408.2
26 Loans to nondepository financial institutions ¹⁷	145.7	162.2	161.1	159.4	160.0	163.2	161.5	163.7	165.1	164.6	163.8	165.5
27 All loans not elsewhere classified ^{18, 19}	179.1	206.2	217.3	222.4	227.9	234.1	237.2	240.9	245.0	244.4	242.9	242.7
28 LESS: Allowance for loan and lease losses ²⁰	1.4	1.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
29 Cash assets ²¹	1,204.5	1,245.5	1,239.0	1,249.3	1,180.8	1,297.9	1,405.0	1,294.1	1,290.2	1,254.5	1,275.5	1,302.5
30 Total federal funds sold and reverse RPs ²²	321.8	294.6	285.1	304.4	297.9	279.9	286.7	280.3	265.6	252.0	251.3	245.0
31 Loans to commercial banks ²³	1.2	1.1	0.7	0.8	0.9	0.7	0.3	1.2	2.1	1.6	1.4	1.4
32 Other assets including trading assets ²⁴	129.8	142.4	150.6	143.0	145.6	151.8	151.6	163.4	156.6	177.0	165.3	169.6
33 Total assets	2,694.0	2,813.8	2,816.2	2,849.0	2,804.0	2,932.0	3,039.9	2,940.8	2,932.5	2,904.6	2,908.5	2,936.8

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Table 11. Assets and Liabilities of Foreign-Related Institutions in the United StatesNot seasonally adjusted, billions of dollars (*continued*)

Account	2021 Sep	2022 Mar	2022 Apr	2022 May	2022 Jun	2022 Jul	2022 Aug	2022 Sep	Week ending			
									Oct 05	Oct 12	Oct 19	Oct 26
Liabilities												
34 Deposits	1,254.0	1,247.1	1,298.6	1,298.7	1,271.1	1,280.3	1,325.4	1,303.7	1,262.0	1,265.6	1,263.0	1,277.2
35 Large time deposits	728.5	745.5	793.9	791.6	780.0	780.2	804.0	793.6	775.6	773.3	783.3	783.0
36 Other deposits	525.5	501.6	504.7	507.1	491.1	500.1	521.4	510.2	486.3	492.3	479.7	494.2
37 Borrowings	1,011.5	1,013.7	977.1	971.9	925.7	908.1	893.9	878.9	862.5	871.5	854.3	853.9
38 Net due to related foreign offices	311.7	423.1	402.1	440.8	456.7	590.0	667.1	597.2	649.9	592.0	627.6	634.7
39 Other liabilities including trading liabilities ²⁵	112.1	125.3	134.5	133.7	146.5	149.5	148.6	155.7	152.9	171.6	159.7	166.9
40 Total liabilities	2,689.4	2,809.2	2,812.2	2,845.0	2,800.1	2,928.0	3,035.0	2,935.6	2,927.3	2,900.7	2,904.6	2,932.8
41 Residual (Assets LESS Liabilities)²⁶	4.6	4.6	4.0	4.0	4.0	4.1	4.9	5.3	5.2	3.9	3.9	4.0

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.