# **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 September 20, 2024

## Notice to Users of the H.8 Release -- Forthcoming H.8 Benchmark and H.8 Series Additions

Effective with the forthcoming release dated September 27, 2024, with data as of September 18, 2024, data on the H.8 release will be benchmarked through the June 2024 Call Report. Data on the current release are benchmarked through the March 2024 Call Report. The release will also incorporate revisions to underlying data.

Also effective with the forthcoming release, historical data between July 1, 2009, and March 30, 2022 will be adjusted to align with a previous reporting change. As of April 6, 2022, U.S. agencies and branches of foreign banks no longer reported consumer loans separately on the H.8 release, but included them in all other loans and leases, all loans not elsewhere classified, consistent with FFIEC 002 Call Report treatment of these loans. The forthcoming historical data adjustments will be accompanied by minor series name changes for two items: consumer loans, other consumer loans, all other loans and leases, all loans not elsewhere classified.

In addition, the Data Download Program will contain previously-unpublished monthly, quarterly, and annual growth rates for the following line items:

- real estate loans, commercial real estate loans, construction and land development loans;
- real estate loans, commercial real estate loans, secured by farmland;
- real estate loans, commercial real estate loans, secured by multifamily properties;
- real estate loans, commercial real estate loans, secured by nonfarm nonresidential properties;
- consumer loans, other consumer loans, automobile loans;
- consumer loans, other consumer loans, all other consumer loans;
- all other loans and leases, loans to nondepository financial institutions;
- all other loans and leases, all loans not elsewhere classified.

# **FEDERAL RESERVE** statistical release

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

Table 1. Selected Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>

Percent change at break adjusted, seasonally adjusted, annual rate

For release at 4:15 p.m. Eastern Time September 20, 2024

Account	2019	2020	2021	2022	2023	2023 Q1	2023 Q2	2023 Q3	2023 Q4	2024 Q1	2024 Q2	2024 May	2024 Jun	2024 Jul	2024 Aug
Assets															
1 Bank credit	6.0	8.3	8.1	6.9	-0.3	1.4	-1.3	-1.2	-0.3	3.7	3.0	2.9	6.3	4.3	4.7
2 Securities in bank credit <sup>2</sup>	10.3	20.7	21.8	-2.3	-7.3	-6.4	-10.6	-7.4	-5.6	6.9	3.5	2.8	14.5	9.5	11.0
3 Treasury and agency securities <sup>3</sup>	14.5	23.2	22.8	-2.3	-6.2	-7.5	-10.3	-5.1	-2.5	9.0	6.9	3.5	19.4	11.6	13.0
6 Other securities	-1.6	12.8	18.2	-2.3	-11.3	-2.5	-11.7	-15.6	-17.3	-1.5	-10.2	-0.1	-6.0	0.6	2.5
9 Loans and leases in bank credit <sup>8</sup>	4.4	3.6	2.0	11.7	2.9	5.0	2.9	1.5	2.0	2.4	2.8	3.0	2.8	2.1	2.0
10 Commercial and industrial loans	3.7	11.3	-7.4	14.1	-0.3	2.3	-2.3	-1.2	0.2	-1.4	0.9	3.1	5.9	-2.2	2.2
11 Real estate loans	3.3	1.1	2.0	10.2	4.0	7.2	4.8	1.6	2.3	3.9	2.4	0.9	-0.6	1.5	0.0
12 Residential real estate loans	2.0	-1.8	-0.4	8.9	3.3	6.4	4.4	0.0	2.4	3.9	2.1	0.5	1.9	1.2	0.1
13 Revolving home equity loans	-8.8	-11.7	-12.5	1.4	-0.7	0.0	-2.0	-1.9	0.9	1.7	1.1	-1.4	0.5	6.1	5.6
14 Closed-end residential loans <sup>9</sup>	4.0	-0.2	1.4	9.9	3.8	7.1	5.1	0.3	2.6	4.1	2.2	0.7	2.1	0.6	-0.5
15 Commercial real estate loans	4.7	3.9	4.3	11.3	4.6	7.9	5.1	2.9	2.3	3.9	2.7	1.3	-2.7	1.8	0.0
20 Consumer loans	5.1	-4.3	7.7	11.4	4.5	5.8	5.9	3.2	2.7	3.6	1.6	2.0	0.8	-0.3	2.4
21 Credit cards and other revolving															
plans	3.5	-10.9	5.8	17.3	10.0	12.1	11.2	8.0	7.4	8.2	5.6	4.9	2.6	1.5	5.6
22 Other consumer loans	7.1	3.3	9.5	5.8	-1.4	-0.9	0.1	-2.1	-2.8	-1.8	-3.3	-1.5	-1.4	-2.7	-1.4
25 All other loans and leases	8.6	7.3	12.2	12.7	2.6	2.4	2.0	3.2	2.8	2.5	7.7	9.4	9.5	11.2	6.4
28 LESS: Allowance for loan and lease															
losses	1.1	60.0	-23.6	-0.1	15.5	20.8	18.6	11.7	7.8	8.7	2.4	-4.2	0.0	4.8	4.2
29 Cash assets <sup>21</sup>	-12.8	77.9	33.9	-23.4	9.4	3.2	19.2	-1.9	16.4	10.5	-10.7	7.1	19.5	-33.6	-3.3
30 Total federal funds sold and reverse															
RPs <sup>22</sup>	25.5	8.0	-25.8	-9.4	8.9	24.1	29.2	-19.1	2.0	1.3	2.3	-11.2	7.8	60.2	-41.8
31 Loans to commercial banks <sup>23</sup>	-52.9	41.2	-44.5	-40.5	18.8	63.8	50.0	4.4	-39.6	-87.8	-43.8	-221.5	0.0	90.6	42.1
32 Other assets including trading assets <sup>24</sup>	1.5	9.3	6.0	10.0	0.0	-5.0	-4.5	6.2	3.5	-3.2	7.0	5.5	-13.3	6.0	-1.0
33 Total assets	4.0	14.8	10.7	1.1	1.2	1.6	2.0	-1.3	2.4	4.1	1.2	3.4	6.7	0.3	1.8
Liabilities															
34 Deposits	6.1	20.8	11.8	-0.7	-2.7	-4.9	-7.2	0.7	0.6	2.8	1.9	3.0	1.5	-0.2	3.5
35 Large time deposits	8.6	-17.0	-6.4	11.8	40.2	41.4	31.6	38.2	30.0	12.9	2.7	8.3	-10.0	-8.4	13.5
36 Other deposits	5.7	26.9	13.7	-1.8	-7.0	-9.5	-11.5	-4.0	-3.5	1.2	1.8	2.2	3.3	1.1	2.0
37 Borrowings	-1.9	-13.2	-1.3	8.0	27.7	49.3	66.0	-17.6	8.4	6.0	0.0	-10.0	12.6	-22.4	0.1
39 Other liabilities including trading	-1.5	-10.2	-1.0	0.0	21.1	45.5	00.0	-17.0	0.4	0.0	0.0	-10.0	12.0	-22.4	0.1
liabilities <sup>25</sup>	2.9	12.6	4.2	15.8	4.7	-11.0	-7.2	24.5	13.3	3.2	7.0	-17.8	-17.3	-2.3	-9.2
40 Total liabilities	2.9 <b>3.6</b>	16.5	11.3	13.6	4.7 <b>0.3</b>	-11.0 <b>0.7</b>	-7.2 -1.1	- <b>0.9</b>	2.4	3.∠ <b>3.6</b>	1.9	-17.0 <b>4.1</b>	-17.3 <b>3.4</b>	-2.3 - <b>0.8</b>	-9.2 <b>0.4</b>
TO TOTAL HADIIILIES	3.0	10.5	11.3	1.0	0.3	0.7	-1.1	-0.9	2.4	3.0	1.9	4.1	3.4	-0.0	0.4

Percent changes are at a simple annual rate and have been adjusted to remove the effects of nonbank structure activity of \$5 billion or more, as well as the estimated effects of the initial consolidation of certain variable interest entities (FIN 46) and off-balance-sheet vehicles (FAS 166/167). Figures reported in the H.8 Notes on the Data are generally used to make these adjustments. For information on how the data were constructed, see <a href="https://www.federalreserve.gov/releases/h8/about.htm">www.federalreserve.gov/releases/h8/about.htm</a>. 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 States<sup>1</sup>

	Account	2023	2024	2024	2024	2024	2024	2024	2024		Week	ending	
	Account	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 04	Sep 11
Asse	ts												
1 E	Bank credit	17,280.0	17,434.0	17,549.8	17,531.9	17,569.7	17,656.4	17,719.2	17,788.2	17,803.7	17,786.3	17,798.3	17,826.8
2	Securities in bank credit <sup>2</sup>	5,113.3	5,112.4	5,208.4	5,160.8	5,171.9	5,233.6	5,275.1	5,323.6	5,328.3	5,322.4	5,334.2	5,358.4
3	Treasury and agency securities <sup>3</sup>	4,045.5	4,086.2	4,196.1	4,162.2	4,173.8	4,240.8	4,281.8	4,328.2	4,329.1	4,326.9	4,334.9	4,361.9
4	Mortgage-backed securities (MBS) <sup>4</sup>	2,534.5	2,534.2	2,541.1	2,537.1	2,534.7	2,568.3	2,584.1	2,610.1	2,614.1	2,614.1	2,610.2	2,628.0
5	Non-MBS <sup>5</sup>	1,511.0	1,552.0	1,655.0	1,625.1	1,639.1	1,672.5	1,697.7	1,718.0	1,715.1	1,712.7	1,724.7	1,733.9
6	Other securities	1,067.8	1,026.1	1,012.3	998.6	998.1	992.8	993.3	995.4	999.2	995.5	999.3	996.6
7	Mortgage-backed securities (MBS) <sup>6</sup>	104.9	101.2	99.8	98.7	95.3	94.5	94.4	95.1	95.2	95.4	95.3	95.8
8	Non-MBS <sup>7</sup>	963.0	925.0	912.6	899.8	902.8	898.4	898.8	900.4	903.9	900.2	904.0	900.8
9	Loans and leases in bank credit <sup>8</sup>	12,166.7	12,321.7	12,341.4	12,371.1	12,397.8	12,422.8	12,444.1	12,464.6	12,475.5	12,463.9	12,464.1	12,468.4
10	Commercial and industrial loans	2,756.5	2,763.0	2,748.3	2,752.8	2,759.6	2,772.8	2,767.7	2,772.7	2,771.0	2,775.1	2,779.5	2,776.4
11	Real estate loans	5,478.4	5,567.1	5,585.4	5,598.3	5,598.6	5,592.3	5,599.4	5,599.6	5,605.0	5,595.0	5,593.9	5,598.3
12	Residential real estate loans	2,543.3	2,586.3	2,591.9	2,596.8	2,597.0	2,600.3	2,602.8	2,603.0	2,609.8	2,598.8	2,600.0	2,603.6
13	Revolving home equity loans	253.5	255.3	255.5	256.1	255.8	255.7	257.0	258.2	258.2	258.6	259.2	259.4
14	Closed-end residential loans <sup>9</sup>	2,289.9	2,330.9	2,336.4	2,340.6	2,341.2	2,344.6	2,345.8	2,344.8	2,351.6	2,340.2	2,340.8	2,344.3
15	Commercial real estate loans	2,935.1	2,980.8	2,993.5	3,001.5	3,001.7	2,992.0	2,996.6	2,996.6	2,995.3	2,996.2	2,993.9	2,994.7
16	Construction and land												
	development loans <sup>10</sup>	478.2	489.1	490.3	490.0	486.7	483.1	483.5	482.1	481.9	481.4	481.2	481.0
17	Secured by farmland <sup>11</sup>	113.1	114.5	115.0	115.4	115.4	115.3	115.2	115.2	115.2	115.1	115.2	115.2
18	Secured by multifamily												
	properties <sup>12</sup>	573.9	586.0	589.8	593.2	595.4	594.9	595.0	595.6	595.2	596.0	596.0	597.8
19	Secured by nonfarm												
	nonresidential properties <sup>13</sup>	1.769.8	1.791.1	1.798.4	1.803.0	1.804.1	1.798.7	1,803.0	1.803.7	1,803.0	1.803.8	1.801.5	1.800.7
20	Consumer loans	1,888.8	1,907.4	1,914.6	1,912.0	1,915.2	1,916.5	1,916.0	1,919.9	1,921.2	1,917.6	1,921.6	1,921.4
21	Credit cards and other revolving	,	,	,-	,-	,	,	,-	, -	,-	,-	,-	,-
	plans	1,006.1	1,045.3	1,055.9	1,056.7	1,061.0	1,063.3	1,064.6	1,069.6	1,071.0	1,068.2	1,071.5	1,072.0
22	Other consumer loans	882.7	862.2	858.7	855.4	854.2	853.2	851.3	850.3	850.2	849.4	850.1	849.4
23	Automobile loans <sup>14</sup>	507.4	497.5	495.4	493.2	490.5	489.1	486.4	484.4	484.4	483.9	484.3	484.6
24	All other consumer loans <sup>15, 16</sup>	375.4	364.6	363.3	362.2	363.7	364.1	365.0	365.9	365.7	365.4	365.9	364.9
25	All other loans and leases	2,043.0	2,084.2	2,093.1	2,108.0	2,124.3	2,141.1	2,161.0	2,172.5	2,178.2	2,176.1	2,169.1	2,172.2
26	Loans to nondepository financial	•	,	,	,	,	,	•	•	•	,	,	•
	institutions <sup>17</sup>	967.3	1,010.8	1,014.6	1,024.3	1,037.6	1,053.8	1,066.5	1,070.6	1,075.2	1,068.5	1,066.3	1,070.6
27	All loans not elsewhere	001.0	.,0.0.0	.,	.,020	.,	.,000.0	.,000.0	.,0.0.0	.,0.0.	.,000.0	.,000.0	.,0.0.0
	classified <sup>18, 19</sup>	1,075.7	1,073.4	1,078.5	1,083.7	1,086.7	1,087.3	1,094.5	1,101.8	1,103.0	1,107.6	1,102.8	1.101.6
28 I	ESS: Allowance for loan and lease	1,070.7	1,070.1	1,010.0	1,000.7	1,000.7	1,007.0	1,001.0	1,101.0	1,100.0	1,107.0	1,102.0	1,101.0
	losses <sup>20</sup>	189.9	197.8	197.8	199.3	198.5	198.5	199.3	200.0	199.9	200.0	200.5	200.5
20 (	Cash assets <sup>21</sup>	3.299.9	3,587.7	3.441.2	3,406.0	3,438.3	3,494.4	3,396.6	3.387.4	3,431.6	3.333.7	3,273.7	3,330.2
	otal federal funds sold and reverse	0,233.3	0,001.1	0,741.2	0,400.0	0,700.0	0,704.4	0,030.0	0,007.4	0,701.0	0,000.1	0,210.1	0,000.2
JU 1	RPs <sup>22</sup>	603.2	619.3	610.7	621.9	616.1	620.1	651.2	628.5	595.3	658.2	657.1	611.7
31 I	oans to commercial banks <sup>23</sup>	9.2	6.3	6.2	6.5	5.3	5.3	5.7	5.9	5.9	5.6	7.5	5.3
UI L	Other assets including trading assets <sup>24</sup>	1,850.5	1,858.9	1,851.5	1,889.6	1,890.3	1,868.7	1,878.1	1,876.5	1,885.2	1,895.0	1,859.8	1,883.7
32 (	otal assets	22,853.0	23,308.4	23,261.6	23,256.6	23,321.2	23,446.4	23,451.4	23,486.4	23,521.8	23,478.6	23,395.9	23,457.2

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

Seasonally adjusted, billions of dollars (continued)

A	2023	2024	2024	2024	2024	2024	2024	2024		Week	ending	
Account	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 04	Sep 11
Liabilities												
34 Deposits	17,312.9	17,455.3	17,538.8	17,524.8	17,565.7	17,583.7	17,580.7	17,632.2	17,630.3	17,646.6	17,700.2	17,690.9
35 Large time deposits	2,097.5	2,333.4	2,343.8	2,341.3	2,356.7	2,336.4	2,320.1	2,346.2	2,350.4	2,360.2	2,368.4	2,385.0
36 Other deposits	15,215.4	15,122.0	15,195.1	15,183.5	15,209.0	15,247.3	15,260.7	15,286.0	15,279.9	15,286.4	15,331.8	15,306.0
37 Borrowings	2,274.5	2,396.3	2,376.7	2,393.1	2,372.7	2,397.3	2,352.6	2,352.7	2,334.5	2,386.4	2,319.4	2,338.6
38 Net due to related foreign offices	286.6	349.8	306.4	283.8	344.9	369.5	404.1	365.5	387.9	325.1	256.5	269.2
39 Other liabilities including trading												
liabilities <sup>25</sup>	810.0	845.2	851.9	872.7	857.9	845.4	843.8	837.3	860.1	835.2	809.7	837.4
40 Total liabilities	20,684.0	21,046.7	21,073.8	21,074.4	21,141.2	21,196.0	21,181.2	21,187.7	21,212.8	21,193.3	21,085.8	21,136.0
41 Residual (Assets LESS Liabilities) <sup>26</sup>	2,169.0	2,261.8	2,187.8	2,182.2	2,180.0	2,250.4	2,270.3	2,298.8	2,309.0	2,285.3	2,310.1	2,321.1

Table 3. Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>

Account	2023	2024	2024	2024	2024	2024	2024	2024		Week	ending	
Account	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 04	Sep 11
Assets												
1 Bank credit	17,259.3	17,427.8	17,533.8	17,527.2	17,546.9	17,646.4	17,692.8	17,765.3	17,762.2	17,780.7	17,797.5	17,789.0
2 Securities in bank credit <sup>2</sup>	5,104.4	5,130.7	5,229.6	5,178.9	5,170.6	5,221.0	5,252.7	5,312.2	5,321.2	5,320.1	5,326.3	5,328.2
3 Treasury and agency securities <sup>3</sup>	4,035.7	4,107.3	4,216.4	4,171.8	4,168.8	4,222.7	4,258.0	4,316.0	4,319.9	4,325.6	4,330.7	4,332.2
4 Mortgage-backed securities (MBS) <sup>4</sup>	2,534.7	2,546.1	2,552.4	2,547.1	2,537.2	2,560.7	2,575.2	2,610.1	2,618.0	2,619.6	2,621.7	2,615.6
5 Non-MBS <sup>5</sup>	1,501.0	1,561.1	1,664.0	1,624.7	1,631.6	1,662.1	1,682.9	1,705.8	1,701.8	1,706.0	1,709.0	1,716.6
6 Other securities 7 Mortgage-backed securities (MBS) <sup>6</sup>	1,068.7 104.8	1,023.5 101.4	1,013.2 100.4	1,007.1 99.3	1,001.9 95.9	998.3 94.9	994.7 94.7	996.2 95.0	1,001.3 94.9	994.5 94.8	995.6 95.2	996.0 95.4
7 Mortgage-backed securities (MBS) <sup>6</sup> 8 Non-MBS <sup>7</sup>	963.8	922.0	912.9	99.3	906.0	94.9	900.0	901.2	94.9	94.6 899.8	95.2 900.4	900.5
9 Loans and leases in bank credit <sup>8</sup>	12,154.9	12,297.1	12,304.2	12,348.3	12,376.3	12,425.4	12,440.0	12,453.1	12,440.9	12,460.6	12,471.2	12,460.8
10 Commercial and industrial loans	2.742.1	2.766.2	2.763.3	2.778.0	2.780.4	2.786.7	2.767.4	2.757.5	2.755.8	2.754.5	2.758.6	2.751.6
11 Real estate loans	5.488.3	5,555.0	5.564.7	5.580.7	5.588.7	5.591.2	5,602.7	5.609.8	5.608.9	5.604.8	5.604.9	5.610.5
12 Residential real estate loans	2,550.6	2.577.2	2.577.6	2.584.4	2.589.1	2.596.8	2.605.5	2.609.9	2.610.7	2.605.0	2.608.1	2.614.2
13 Revolving home equity loans	253.1	254.9	254.3	255.6	256.2	256.3	256.9	257.8	257.7	258.4	258.5	258.9
14 Closed-end residential loans <sup>9</sup>	2,297.4	2,322.3	2,323.3	2,328.8	2,332.9	2,340.5	2,348.6	2,352.1	2,353.0	2,346.7	2,349.6	2,355.3
15 Commercial real estate loans	2,937.7	2,977.8	2,987.1	2,996.4	2,999.5	2,994.4	2,997.2	2,999.9	2,998.2	2,999.8	2,996.8	2,996.4
16 Construction and land		-					•	•	•			•
development loans <sup>10</sup>	479.2	489.4	487.9	485.4	485.7	484.2	482.1	483.1	483.4	482.7	482.1	482.4
17 Secured by farmland <sup>11</sup>	113.4	114.2	114.6	114.9	115.0	115.3	115.3	115.4	115.4	115.4	115.5	115.5
18 Secured by multifamily												
properties <sup>12</sup>	575.7	584.5	587.9	592.3	593.6	593.9	596.5	597.6	596.9	598.0	598.3	598.8
19 Secured by nonfarm												
nonresidential properties <sup>13</sup>	1,769.4	1,789.7	1,796.6	1,803.8	1,805.2	1,801.1	1,803.4	1,803.8	1,802.6	1,803.6	1,800.9	1,799.6
20 Consumer loans	1,892.2	1,902.5	1,889.1	1,891.1	1,897.4	1,911.3	1,914.4	1,923.6	1,919.9	1,931.7	1,931.9	1,927.9
21 Credit cards and other revolving												
plans	1,008.2	1,040.9	1,034.6	1,040.3	1,047.8	1,060.0	1,063.7	1,071.9	1,068.7	1,079.2	1,078.1	1,074.3
22 Other consumer loans	884.0	861.6	854.5	850.8	849.6	851.3	850.7	851.7	851.2	852.5	853.9	853.6
23 Automobile loans <sup>14</sup>	509.2	496.3	493.3	490.9	488.6	488.5	487.1	486.1	486.0	486.4	486.5	486.9
24 All other consumer loans <sup>15, 16</sup>	374.8	365.3	361.2	359.9	361.0	362.8	363.6	365.5	365.2	366.1	367.3	366.7
All other loans and leases	2,032.3	2,073.4	2,087.1	2,098.4	2,109.7	2,136.3	2,155.6	2,162.3	2,156.3	2,169.5	2,175.7	2,170.8
Loans to nondepository financial												
institutions <sup>17</sup>	963.3	1,002.2	1,009.2	1,018.4	1,028.3	1,049.8	1,065.5	1,066.7	1,063.4	1,068.3	1,074.7	1,072.6
27 All loans not elsewhere												
classified <sup>18, 19</sup>	1,069.0	1,071.2	1,078.0	1,080.0	1,081.4	1,086.4	1,090.2	1,095.5	1,093.0	1,101.2	1,101.0	1,098.1
28 LESS: Allowance for loan and lease	100.4	100.0	407.0	100.0	100.0	100.0	100 5	200.4	200.4	100.0	004.4	004.0
losses <sup>20</sup>	190.4	198.3	197.9	198.0	198.2	198.2	199.5	200.4	200.4	199.8	201.1	201.0
29 Cash assets <sup>21</sup>	3,275.5	3,608.1	3,558.1	3,411.2	3,417.0	3,413.9	3,329.3	3,363.7	3,397.8	3,298.1	3,281.1	3,380.6
30 Total federal funds sold and reverse RPs <sup>22</sup>	000.0	001.1	010.0	007.4	000.0	010.1	000 1	005.4	F00.0	C40 5	0044	010.4
	600.2	631.1	610.0	607.4	606.9	612.1	636.1	625.1	589.8	649.5	664.1	616.4
31 Loans to commercial banks <sup>23</sup> 32 Other assets including trading assets <sup>24</sup>	9.7 1,850.9	6.0 1,868.1	5.9 1,856.9	6.2 1,884.4	5.4 1,877.8	5.5 1,868.5	5.9 1,878.5	6.2 1,879.1	6.2 1,887.3	5.9 1,898.7	7.8 1,850.5	5.8 1,896.0
<ul> <li>32 Other assets including trading assets<sup>24</sup></li> <li>33 Total assets</li> </ul>	<b>22,805.1</b>	23,342.8	<b>23,366.8</b>	23,238.5	23,255.9	23,348.2	23,343.1	23,439.0	23,442.8	23,433.2	23,399.9	<b>23,486.8</b>
- 10tal a35ta	۲۲,000.1	20,072.0	20,000.0	20,200.0	20,200.3	20,070.2	20,070.1	20,700.0	20,772.0	20,700.2	20,000.0	20,700.0

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

Not seasonally adjusted, billions of dollars (continued)

A	2023	2024	2024	2024	2024	2024	2024	2024		Week	ending	
Account	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 04	Sep 11
Liabilities												
34 Deposits	17,288.7	17,455.7	17,623.6	17,547.4	17,463.0	17,524.5	17,527.9	17,604.1	17,551.3	17,610.8	17,729.8	17,714.9
35 Large time deposits	2,096.7	2,366.9	2,356.7	2,359.8	2,364.4	2,334.4	2,315.8	2,344.9	2,350.9	2,362.0	2,359.3	2,374.0
36 Other deposits	15,192.0	15,088.8	15,266.8	15,187.6	15,098.7	15,190.1	15,212.2	15,259.2	15,200.4	15,248.8	15,370.5	15,340.9
37 Borrowings	2,244.5	2,444.0	2,371.2	2,394.7	2,425.1	2,405.5	2,334.3	2,318.7	2,312.7	2,333.6	2,274.2	2,298.3
38 Net due to related foreign offices	294.1	376.6	294.2	224.2	300.3	325.7	386.7	378.1	421.4	330.4	263.4	287.4
39 Other liabilities including trading												
liabilities <sup>25</sup>	810.1	846.0	846.7	854.6	851.6	842.7	834.4	838.8	853.6	852.2	811.2	850.1
40 Total liabilities	20,637.4	21,122.2	21,135.7	21,021.1	21,040.1	21,098.5	21,083.4	21,139.7	21,139.0	21,126.9	21,078.6	21,150.6
41 Residual (Assets LESS Liabilities) <sup>26</sup>	2,167.8	2,220.5	2,231.1	2,217.4	2,215.8	2,249.8	2,259.8	2,299.3	2,303.8	2,306.2	2,321.3	2,336.2

Table 4. Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>

	Account	2023	2024	2024	2024	2024	2024	2024	2024		Week	ending	
	Account	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 04	Sep 11
Ass	sets												
1	Bank credit	16,028.9	16,137.6	16,237.6	16,206.2	16,241.0	16,313.4	16,379.6	16,439.3	16,453.7	16,440.4	16,455.6	16,480.0
2	Securities in bank credit <sup>2</sup>	4,896.9	4,889.5	4,979.8	4,930.5	4,942.2	4,998.8	5,040.1	5,081.8	5,082.7	5,086.8	5,094.6	5,113.7
3	Treasury and agency securities <sup>3</sup>	3,913.4	3,949.4	4,049.6	4,012.7	4,025.2	4,087.2	4,127.8	4,170.6	4,171.1	4,173.6	4,177.7	4,199.4
4	Mortgage-backed securities (MBS) <sup>4</sup>	2,510.1	2,503.3	2,510.3	2,507.5	2,503.7	2,537.1	2,553.5	2,576.2	2,578.9	2,579.4	2,576.9	2,592.7
5 6	Non-MBS <sup>5</sup>	1,403.3 983.5	1,446.1 940.1	1,539.3 930.2	1,505.2 917.8	1,521.5 917.0	1,550.1 911.6	1,574.3 912.3	1,594.4 911.3	1,592.2 911.6	1,594.2 913.2	1,600.8 916.9	1,606.7 914.3
7	Other securities  Mortgage-backed securities (MBS) <sup>6</sup>	983.5 102.9	940.1	930.2	917.8	917.0	911.6	912.3	911.3	911.6	913.2	916.9	914.3
8	Non-MBS <sup>7</sup>	880.6	840.7	832.1	820.3	823.0	93.2 818.5	819.1	817.4	817.4	818.9	822.7	819.6
9	Loans and leases in bank credit <sup>8</sup>	11,132.0	11,248.1	11,257.8	11,275.7	11,298.8	11.314.6	11,339.5	11,357.5	11.371.1	11,353.7	11.361.0	11,366.3
10	Commercial and industrial loans	2,263.1	2,251.2	2,238.6	2,240.6	2,251.2	2,261.0	2,265.3	2,272.9	2,275.2	2,275.9	2,282.9	2,282.1
11	Real estate loans	5,372.9	5,456.8	5,473.1	5,484.4	5,483.9	5,479.5	5,484.4	5,483.5	5,489.0	5,478.9	5,479.5	5,483.4
12	Residential real estate loans	2,542.7	2,585.7	2,591.4	2,596.3	2,596.5	2,599.9	2,602.2	2,602.4	2,609.2	2,598.3	2,599.5	2,603.2
13	Revolving home equity loans	253.5	255.3	255.5	256.1	255.8	255.7	256.9	258.1	258.0	258.5	259.0	259.3
14	Closed-end residential loans9	2,289.2	2,330.5	2,335.9	2,340.1	2,340.7	2,344.2	2,345.3	2,344.4	2,351.2	2,339.8	2,340.5	2,344.0
15	Commercial real estate loans	2,830.2	2,871.0	2,881.8	2,888.1	2,887.4	2,879.6	2,882.1	2,881.1	2,879.8	2,880.6	2,880.0	2,880.2
16	Construction and land												
	development loans <sup>10</sup>	466.6	476.8	477.5	477.3	473.7	469.6	469.3	467.2	467.0	466.3	466.0	465.7
17	Secured by farmland <sup>11</sup>	113.0	114.4	114.9	115.3	115.3	115.2	115.0	115.0	115.0	114.9	115.0	115.1
18	Secured by multifamily												
	properties <sup>12</sup>	554.3	566.1	569.4	572.4	574.7	574.3	574.0	575.2	574.7	575.7	575.9	577.9
19	Secured by nonfarm												
	nonresidential properties <sup>13</sup>	1,696.3	1,713.7	1,719.9	1,723.1	1,723.8	1,720.4	1,723.9	1,723.7	1,723.0	1,723.7	1,723.0	1,721.6
20	Consumer loans	1,888.9	1,907.4	1,914.5	1,911.4	1,915.3	1,916.6	1,916.0	1,920.0	1,921.3	1,917.7	1,921.7	1,921.5
21	Credit cards and other revolving												
	plans	1,006.1	1,045.3	1,055.9	1,056.7	1,061.0	1,063.3	1,064.6	1,069.6	1,071.0	1,068.2	1,071.5	1,072.0
22	Other consumer loans	882.8	862.2	858.6	854.7	854.3	853.3	851.4	850.4	850.3	849.5	850.2	849.5
23	Automobile loans <sup>14</sup>	507.4	497.5	495.4	493.2	490.5	489.1	486.4	484.4	484.4	483.9	484.3	484.6
24	All other consumer loans <sup>15</sup>	375.5	364.6	363.2	361.5	363.7	364.2	365.1	366.0	365.8	365.5	366.0	365.0
25 26	All other loans and leases  Loans to nondepository financial	1,607.1	1,632.7	1,631.6	1,639.4	1,648.5	1,657.5	1,673.8	1,681.0	1,685.7	1,681.1	1,676.9	1,679.3
20	institutions <sup>17</sup>	700.5	700.0	7047	700.7	700.0	000 5	001.7	000.0	000.0	004.0	000.0	000.0
27	All loans not elsewhere classified <sup>18</sup>	768.5 838.7	788.0 844.6	784.7 846.9	789.7 849.7	799.2 849.4	809.5 848.0	821.7 852.1	826.9 854.1	830.8 854.8	824.6 856.5	823.9 853.0	826.8 852.5
	LESS: Allowance for loan and lease	030.7	044.0	040.9	049.7	049.4	040.0	002.1	034.1	034.0	630.3	655.0	032.3
20	losses	189.8	197.9	197.9	199.1	198.4	198.5	199.2	200.0	199.8	200.0	200.5	200.5
20	Cash assets <sup>21</sup>	1.994.6	2.149.5	2.095.0	2.095.0	2.069.1	2.129.2	2.093.8	2.042.5	2.023.3	2.039.7	2.072.9	2.032.9
	Total federal funds sold and reverse	1,334.0	2,143.5	2,095.0	2,095.0	2,009.1	2,123.2	2,090.0	2,042.5	2,020.0	2,009.1	2,072.9	2,002.9
50	RPs <sup>22</sup>	247.8	250.6	235.1	245.5	247.5	248.9	271.1	270.6	266.3	266.4	274.4	259.8
31	Loans to commercial banks <sup>23</sup>	8.3	5.1	5.5	5.6	5.0	4.6	5.0	5.2	5.2	4.9	6.8	4.7
	Other assets including trading assets <sup>24</sup>	1,705.3	1.714.7	1.716.6	1.742.9	1.747.1	1,732.7	1,740.3	1,741.5	1,753.2	1.754.9	1,733.8	1,756.0
	Total assets	19,795.2	20,059.5	20,091.9	20,096.1	20,111.2	20,230.4	20,290.5	20,299.1	20,301.8	20,306.4	20,343.0	20,333.1
		-,	,	.,	,	-, -	.,	.,	.,	.,	. ,	,	.,

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

Seasonally adjusted, billions of dollars (continued)

A	2023	2024	2024	2024	2024	2024	2024	2024		Week	ending	
Account	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 04	Sep 11
Liabilities												
34 Deposits	16,045.6	16,148.8	16,218.7	16,207.3	16,227.8	16,264.4	16,283.4	16,321.0	16,302.1	16,335.5	16,396.8	16,362.5
35 Large time deposits	1,287.1	1,528.3	1,531.4	1,535.7	1,547.7	1,540.8	1,527.7	1,543.1	1,541.6	1,552.4	1,559.5	1,565.2
36 Other deposits	14,758.4	14,620.5	14,687.3	14,671.6	14,680.0	14,723.6	14,755.7	14,777.9	14,760.5	14,783.1	14,837.3	14,797.3
37 Borrowings	1,298.6	1,377.2	1,363.4	1,371.1	1,380.8	1,401.5	1,403.2	1,386.6	1,382.6	1,368.9	1,357.0	1,355.2
38 Net due to related foreign offices	-347.1	-360.2	-380.9	-367.5	-367.0	-374.5	-370.4	-388.3	-384.2	-381.9	-399.7	-417.1
39 Other liabilities including trading												
liabilities <sup>25</sup>	646.1	672.9	687.3	703.2	695.0	694.0	695.1	688.5	708.4	695.0	671.7	693.8
40 Total liabilities	17,643.1	17,838.7	17,888.4	17,914.1	17,936.6	17,985.4	18,011.2	18,007.9	18,008.8	18,017.6	18,025.8	17,994.4
41 Residual (Assets LESS Liabilities) <sup>26</sup>	2,152.0	2,220.8	2,203.5	2,181.9	2,174.6	2,244.9	2,279.3	2,291.2	2,293.0	2,288.8	2,317.2	2,338.6

Table 5. Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>

Agggreent	2023	2024	2024	2024	2024	2024	2024	2024		Week	ending	
Account	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 04	Sep 11
Assets												
1 Bank credit	16,015.2	16,119.0	16,221.1	16,204.5	16,224.5	16,310.7	16,357.9	16,424.5	16,423.4	16,443.1	16,457.3	16,450.7
2 Securities in bank credit <sup>2</sup>	4,886.7	4,904.7	5,003.5	4,952.7	4,940.8	4,985.8	5,015.8	5,068.9	5,075.8	5,081.4	5,083.2	5,083.0
3 Treasury and agency securities <sup>3</sup>	3,901.6	3,966.5	4,071.7	4,025.5	4,019.3	4,067.8	4,101.0	4,156.1	4,161.8	4,169.0	4,169.9	4,170.0
4 Mortgage-backed securities (MBS) <sup>4</sup>	2,509.7	2,516.0	2,522.3	2,517.8	2,505.7	2,529.0	2,543.7	2,575.3	2,582.5	2,584.4	2,587.0	2,580.0
5 Non-MBS <sup>5</sup>	1,391.9	1,450.6	1,549.4	1,507.7	1,513.7	1,538.8	1,557.3	1,580.8	1,579.3	1,584.6	1,582.9	1,590.0
6 Other securities 7 Mortgage-backed securities (MBS) <sup>6</sup>	985.1	938.2 99.5	931.8 98.7	927.2 98.1	921.5 94.7	918.0 93.7	914.8 93.5	912.8 93.8	914.0 93.7	912.4 93.6	913.3 94.0	913.1 94.3
7 Mortgage-backed securities (MBS) <sup>6</sup> 8 Non-MBS <sup>7</sup>	102.8 882.3	838.6	833.1	829.0	94.7 826.8	93. <i>1</i> 824.4	93.5 821.4	93.6 819.0	93.7 820.3	818.8	819.2	94.3 818.8
9 Loans and leases in bank credit <sup>8</sup>	11,128.5	11,214.3	11,217.6	11,251.8	11,283.6	11,324.9	11,342.1	11.355.6	11,347.6	11,361.7	11.374.1	11.367.6
10 Commercial and industrial loans	2,251.6	2,250.3	2,252.9	2,265.4	2,273.8	2,276.4	2,265.3	2,261.6	2,263.2	2,260.3	2,265.4	2,262.8
11 Real estate loans	5,383.1	5,444.7	5,452.9	5,465.7	5,472.8	5,476.7	5,487.0	5,494.0	5,493.3	5,489.3	5,490.6	5,496.5
12 Residential real estate loans	2,549.9	2,576.7	2,577.1	2,583.9	2,588.7	2,596.3	2,604.9	2,609.3	2,610.1	2,604.5	2,607.6	2,613.7
13 Revolving home equity loans	253.1	254.9	254.3	255.6	256.2	256.3	256.8	257.6	257.5	258.2	258.4	258.8
14 Closed-end residential loans <sup>9</sup>	2,296.8	2,321.8	2,322.9	2,328.3	2,332.5	2,340.0	2,348.1	2,351.7	2,352.6	2,346.3	2,349.2	2,354.9
15 Commercial real estate loans	2,833.2	2,867.9	2,875.8	2,881.8	2,884.1	2,880.3	2,882.2	2,884.7	2,883.2	2,884.8	2,883.0	2,882.7
16 Construction and land												
development loans <sup>10</sup>	467.5	477.3	475.8	472.5	472.1	470.4	467.7	468.1	468.3	467.7	466.8	467.3
17 Secured by farmland <sup>11</sup>	113.2	114.1	114.5	114.8	114.9	115.1	115.1	115.3	115.3	115.3	115.4	115.4
18 Secured by multifamily												
properties <sup>12</sup>	556.2	564.5	567.6	571.6	573.0	573.4	575.6	577.3	576.6	577.8	578.1	578.8
19 Secured by nonfarm												
nonresidential properties <sup>13</sup>	1,696.2	1,712.1	1,717.9	1,722.8	1,724.0	1,721.4	1,723.8	1,724.0	1,723.0	1,724.1	1,722.7	1,721.3
20 Consumer loans	1,892.2	1,902.5	1,889.1	1,891.1	1,897.4	1,911.3	1,914.4	1,923.6	1,919.9	1,931.7	1,931.9	1,927.9
21 Credit cards and other revolving												
plans	1,008.2	1,040.9	1,034.6	1,040.3	1,047.8	1,060.0	1,063.7	1,071.9	1,068.7	1,079.2	1,078.1	1,074.3
Other consumer loans	884.0	861.6	854.5	850.8	849.6	851.3	850.7	851.7	851.2	852.5	853.9	853.6
23 Automobile loans <sup>14</sup>	509.2	496.3	493.3	490.9	488.6	488.5	487.1	486.1	486.0	486.4	486.5	486.9
24 All other consumer loans <sup>15</sup>	374.8	365.3	361.2	359.9	361.0	362.8	363.6	365.5	365.2	366.1	367.3	366.7
25 All other loans and leases	1,601.7	1,616.8	1,622.7	1,629.6	1,639.7	1,660.5	1,675.4	1,676.4	1,671.1	1,680.3	1,686.2	1,680.5
26 Loans to nondepository financial	700 5	4	770.4	700.0	7044	044.4	005.0	225.0	200.0	200 7	000.0	200.0
institutions <sup>17</sup>	766.5	777.1	779.4	786.0	794.4	811.4	825.3	825.9	823.0	826.7	832.3	829.0
27 All loans not elsewhere classified <sup>18</sup>	835.2	839.7	843.3	843.6	845.2	849.0	850.1	850.5	848.2	853.6	853.9	851.4
28 LESS: Allowance for loan and lease	100.4	100.0	107.0	100.0	100.0	100.0	100 5	000.4	000.4	100.0	001.1	001.0
losses	190.4	198.3	197.9	198.0	198.2	198.2	199.5	200.4	200.4	199.8	201.1	201.0
<ul> <li>Cash assets<sup>21</sup></li> <li>Total federal funds sold and reverse</li> </ul>	1,966.8	2,144.5	2,169.7	2,099.9	2,034.1	2,072.1	2,023.1	2,011.2	1,962.8	2,008.7	2,086.7	2,078.8
RPs <sup>22</sup>	040.0	040.0	001.0	007.0	000 1	0.47.7	064.5	06F F	050.5	050.0	070.7	060.0
31 Loans to commercial banks <sup>23</sup>	243.9 8.9	248.8	231.8 5.1	237.0 5.4	238.1 5.1	247.7 4.8	264.5 5.2	265.5 5.5	258.5 5.6	259.6 5.3	278.7 7.2	260.6 5.2
32 Other assets including trading assets <sup>24</sup>	1,705.0	4.9 1,723.8	1,722.6	1.743.1	1.736.1	1,730.2	5.2 1.742.1	5.5 1,743.1	1.756.2	5.3 1,751.6	1.728.6	5.∠ 1.763.5
33 Total assets	19,749.4	20,042.8	20,152.5	<b>20,091.8</b>	20,039.7	20,167.4	20,193.3	<b>20,249.6</b>	20,206.1	20,268.5	20,357.5	<b>20,357.8</b>
101411400010	10,170.7	20,072.0	20,102.0	20,001.0	20,000.1	20,107.7	20,130.0	20,270.0	20,200.1	20,200.0	20,007.0	20,007.0

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

Not seasonally adjusted, billions of dollars (continued)

A	2023	2024	2024	2024	2024	2024	2024	2024		Week	ending	
Account	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 04	Sep 11
Liabilities												
34 Deposits	16,013.3	16,113.7	16,305.5	16,231.7	16,121.2	16,213.8	16,239.6	16,288.3	16,219.9	16,291.3	16,429.4	16,388.5
35 Large time deposits	1,285.8	1,539.1	1,547.8	1,553.4	1,549.9	1,541.1	1,532.3	1,541.9	1,543.2	1,551.2	1,552.7	1,557.1
36 Other deposits	14,727.5	14,574.6	14,757.7	14,678.3	14,571.3	14,672.7	14,707.3	14,746.3	14,676.6	14,740.1	14,876.7	14,831.4
37 Borrowings	1,269.0	1,400.3	1,351.0	1,373.8	1,412.1	1,403.7	1,381.5	1,352.4	1,348.9	1,344.0	1,321.4	1,328.7
38 Net due to related foreign offices	-337.8	-364.0	-414.0	-413.7	-390.8	-385.7	-369.1	-377.9	-371.4	-374.3	-389.7	-394.0
39 Other liabilities including trading												
liabilities <sup>25</sup>	647.7	675.1	683.2	688.8	686.0	690.3	685.8	691.6	709.2	705.5	679.2	702.6
40 Total liabilities	17,592.2	17,825.1	17,925.7	17,880.6	17,828.5	17,922.0	17,937.8	17,954.5	17,906.5	17,966.5	18,040.4	18,025.9
41 Residual (Assets LESS Liabilities) <sup>26</sup>	2,157.2	2,217.7	2,226.8	2,211.2	2,211.1	2,245.4	2,255.5	2,295.1	2,299.6	2,302.0	2,317.0	2,331.9

Table 6. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>

	Aggarat	2023	2024	2024	2024	2024	2024	2024	2024		Week	ending	
	Account	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 04	Sep 11
As	sets												
1	Bank credit	10,342.0	10,386.0	10,479.3	10,439.4	10,474.4	10,536.8	10,585.4	10,632.2	10,645.5	10,637.4	10,637.1	10,658.5
2	Securities in bank credit <sup>2</sup>	3,609.3	3,630.5	3,728.2	3,681.4	3,700.7	3,756.2	3,794.8	3,830.5	3,832.7	3,835.9	3,830.5	3,850.7
3	Treasury and agency securities <sup>3</sup>	3,024.2	3,075.2	3,180.8	3,143.3	3,160.7	3,217.6	3,254.3	3,290.1	3,291.9	3,293.3	3,287.2	3,309.5
4	Mortgage-backed securities (MBS) <sup>4</sup>	1,912.8	1,918.7	1,925.4	1,917.6	1,915.1	1,946.0	1,957.5	1,975.1	1,978.6	1,978.6	1,969.3	1,983.1
5	Non-MBS⁵	1,111.4	1,156.4	1,255.4	1,225.7	1,245.6	1,271.5	1,296.8	1,315.0	1,313.2	1,314.8	1,317.9	1,326.3
6	Other securities	585.1	555.3	547.4	538.1	540.1	538.6	540.5	540.5	540.8	542.6	543.2	541.2
7	Mortgage-backed securities (MBS) <sup>6</sup>	64.0	62.2	61.4	60.6	57.4	57.5	57.5	58.1	58.3	58.2	58.5	58.8
8	Non-MBS <sup>7</sup>	521.1	493.2	486.0	477.5	482.6	481.1	483.0	482.3	482.6	484.4	484.7	482.5
9	Loans and leases in bank credit8	6,732.7	6,755.5	6,751.1	6,758.1	6,773.6	6,780.7	6,790.6	6,801.7	6,812.8	6,801.6	6,806.6	6,807.8
10	Commercial and industrial loans	1,540.4	1,531.9	1,521.2	1,522.8	1,530.3	1,534.5	1,534.3	1,540.0	1,541.0	1,542.7	1,549.6	1,548.8
11	Real estate loans	2,483.7	2,488.2	2,489.4	2,490.3	2,487.7	2,481.5	2,479.1	2,474.2	2,479.4	2,471.4	2,470.0	2,471.5
12	Residential real estate loans	1,597.4	1,611.8	1,614.0	1,616.3	1,615.2	1,615.4	1,614.3	1,613.2	1,619.9	1,611.7	1,612.5	1,614.9
13	Revolving home equity loans	153.9	152.0	151.3	151.4	150.8	150.2	150.7	151.0	151.0	151.1	151.3	151.5
14	Closed-end residential loans <sup>9</sup>	1,443.5	1,459.8	1,462.7	1,464.9	1,464.3	1,465.2	1,463.6	1,462.2	1,468.9	1,460.7	1,461.1	1,463.3
15	Commercial real estate loans	886.2	876.4	875.3	874.0	872.6	866.1	864.8	861.0	859.5	859.6	857.5	856.6
16	Construction and land												
	development loans <sup>10</sup>	132.9	133.8	133.9	134.1	132.4	130.3	129.8	130.0	130.1	130.1	130.0	130.0
17	Secured by farmland <sup>11</sup>	7.0	6.6	6.6	6.6	6.6	6.7	6.7	6.6	6.5	6.5	6.6	6.6
18	Secured by multifamily												
	properties <sup>12</sup>	229.5	229.4	228.9	229.1	229.2	229.4	230.0	228.8	228.2	228.0	228.0	228.5
19	Secured by nonfarm												
	nonresidential properties <sup>13</sup>	516.8	506.6	505.9	504.2	504.4	499.7	498.3	495.6	494.6	495.0	492.9	491.5
20	Consumer loans	1,434.0	1,447.5	1,451.7	1,451.3	1,453.6	1,454.7	1,454.0	1,457.5	1,458.9	1,455.4	1,459.1	1,458.3
21	Credit cards and other revolving	,	,	,	,	,	,	,	,	,	,	,	,
	plans	816.6	850.7	859.2	862.2	866.0	868.0	869.6	874.7	876.0	873.1	876.2	875.2
22	Other consumer loans	617.4	596.8	592.5	589.1	587.6	586.7	584.4	582.8	582.9	582.3	582.8	583.0
23	Automobile loans <sup>14</sup>	428.9	418.9	416.8	415.3	412.7	410.8	408.0	406.2	406.3	405.9	406.4	406.8
24	All other consumer loans <sup>15</sup>	188.5	177.9	175.7	173.7	175.0	175.9	176.4	176.6	176.5	176.3	176.5	176.2
25	All other loans and leases	1,274.6	1,287.8	1,288.8	1,293.7	1,301.9	1,310.0	1,323.3	1,330.0	1,333.6	1,332.1	1,328.0	1,329.3
26	Loans to nondepository financial	.,	.,	1,	,	.,	,,,,,,,,,,	.,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	.,	.,	.,
	institutions <sup>17</sup>	661.9	674.8	673.2	676.4	684.4	694.0	704.6	708.3	710.8	707.2	707.3	708.4
27	All loans not elsewhere classified <sup>18</sup>	612.7	613.0	615.6	617.3	617.5	616.0	618.6	621.6	622.7	624.9	620.7	620.9
	LESS: Allowance for loan and lease	012.7	0.0.0	010.0	017.0	017.0	0.0.0	0.0.0	021.0	OLL.	02 1.0	020.7	020.0
	losses	124.3	129.0	128.8	129.3	129.1	129.5	130.9	131.2	131.1	131.3	131.5	131.5
29	Cash assets <sup>21</sup>	1,543.9	1,694.2	1,603.2	1,623.0	1,603.6	1,646.2	1,623.1	1,555.2	1,534.9	1,542.1	1,562.9	1,534.6
	Total federal funds sold and reverse	1,040.9	1,004.2	1,000.2	1,020.0	1,000.0	1,040.2	1,020.1	1,000.2	1,004.9	1,072.1	1,002.0	1,504.0
00	RPs <sup>22</sup>	209.2	221.6	206.2	215.6	216.9	219.0	242.3	238.4	233.3	233.5	240.7	227.4
21	Loans to commercial banks <sup>23</sup>	8.0	4.5	4.9	5.0	4.6	4.2	4.6	4.8	233.3 4.8	233.5 4.5	6.4	4.4
32	Other assets including trading assets <sup>24</sup>	1.269.6	1.276.0	1.278.2	1.300.8	1.302.3	1.292.1	1.298.7	1.302.8	1.314.8	1.315.4	1.299.4	1.324.3
	Total assets	13,248.3	13,453.3	13,442.9	13,454.6	13,472.7	13,569.0	13,623.2	13,602.2	13,602.2	13,601.7	13,615.1	13,617.7
-	10141 400010	.0,2-10.0	.0,-100.0	.0,	.0,-10-1.0	.0,-1.2.1	.0,000.0	.0,020.2	.0,002.2	. 0,002.2	.0,001.1	.0,010.1	.0,0

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

Seasonally adjusted, billions of dollars (continued)

A	2023	2024	2024	2024	2024	2024	2024	2024		Week	ending	
Account	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 04	Sep 11
Liabilities												
34 Deposits	10,780.6	10,827.5	10,870.0	10,842.0	10,840.5	10,877.4	10,897.7	10,911.5	10,895.7	10,917.5	10,955.6	10,931.4
35 Large time deposits	676.7	844.7	838.2	832.6	832.8	820.3	798.2	795.4	792.7	798.0	798.9	803.8
36 Other deposits	10,103.9	9,982.7	10,031.8	10,009.3	10,007.7	10,057.1	10,099.5	10,116.1	10,102.9	10,119.5	10,156.7	10,127.6
37 Borrowings	845.4	941.7	940.9	962.9	980.9	1,003.4	1,003.2	992.3	986.8	978.3	964.0	964.8
38 Net due to related foreign offices	-377.0	-395.4	-415.2	-400.5	-398.3	-406.8	-406.3	-422.5	-420.7	-416.4	-432.1	-448.5
39 Other liabilities including trading												
liabilities <sup>25</sup>	521.5	544.8	554.2	571.9	564.6	565.5	568.2	565.3	586.0	570.0	552.1	573.8
40 Total liabilities	11,770.5	11,918.6	11,949.9	11,976.3	11,987.6	12,039.5	12,062.9	12,046.5	12,047.7	12,049.3	12,039.6	12,021.5
41 Residual (Assets LESS Liabilities) <sup>26</sup>	1,477.8	1,534.7	1,493.1	1,478.3	1,485.1	1,529.5	1,560.3	1,555.7	1,554.4	1,552.4	1,575.5	1,596.2

Table 7. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>

Assets		Account	2023	2024	2024	2024	2024	2024	2024	2024		Week	ending	
Bank credit   10,329,5   10,385,0   10,475,2   10,489,9   10,489,3   10,580,5   10,662,5   10,662,5   10,620,3   10,635,5   10,635,2   10,635,2   10,635,2   10,635,2   10,635,3   10,635		Account	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 04	Sep 11
2         Securities in bank credit <sup>2</sup> 3,602         3,645.1         3,785.5         3,698.4         3,772.5         3,818.4         3,827.0         3,883.5         3,824.8         3,828.8         3,228.8         3,828.8         3,228.8         3,288.8         3,229.8         2,848.8         3,228.8         4         8,288.8         4,328.8         3,228.8         3,284.8         3,288.8         3,229.8         2,848.8         3,282.8         3,488.8         3,229.8         2,848.8         3,282.8         4         2,288.8         4         8         2,288.8         4         1,289.9         1,289.8         1,192.9	Ass	sets												
Treasury and agency securities   3,015.0   3,019.0   3,198.9   3,148.9   3,114.3   3,198.6   3,229.9   3,277.9   3,225.3   3,292.8   3,284.8   3,285.6   4,285.6	1	Bank credit		10,385.0	10,475.2	10,436.9	10,459.3	10,530.8	10,562.5	10,616.2	10,620.3	10,635.1	10,635.2	10,627.9
4         Mortgage-backed securities (MES) <sup>4</sup> 1,912.1         1,928.0         1,933.2         1,928.0         1,936.0	2		3,600.2	3,645.1	. ,		3,696.4	-,		3,818.4	. , .			3,825.4
5 Non-MBS <sup>S</sup> 1,102.9         1,162.9         1,265.7         1,226.3         1,265.3         1,281.8         1,303.8         1,302.8         1,307.3         1,301.4         1,313.6           6 Other securities         565.2         553.2         549.6         546.1         548.1         544.6         542.7         540.5         547.7         540.0         540.0           7 Mortgage-backed securities (MBS) <sup>6</sup> 63.9         66.2         61.9         61.2         68.1         580.0         57.7         58.0         57.8         57.8         584.4         481.6           8 Non-MBS <sup>7</sup> 1581.3         491.0         487.7         484.9         487.0         486.7         484.9         482.5         483.9         482.8         481.6         481.6           1 Construction and leases in bank credit <sup>16</sup> 6,729.3         6,739.9         6,729.7         6,741.5         6,762.9         6,789.3         6,793.3         6,801.6 <td></td> <td></td> <td></td> <td>-,</td> <td>-,</td> <td></td> <td>,</td> <td>-,</td> <td>,</td> <td>,</td> <td>-,</td> <td>,</td> <td>,</td> <td>3,285.8</td>				-,	-,		,	-,	,	,	-,	,	,	3,285.8
6 Other securities (MBS) <sup>6</sup> 63.9 62.2 65.9.2 64.9.6 64.1 546.1 544.6 542.7 540.5 541.7 640.7 640.7 650.8 57.8 Morn-MBS <sup>7</sup> Mortgage-backed securities (MBS) <sup>6</sup> 63.9 62.2 61.9 61.9 61.2 581. 484.0 487.0 484.9 482.5 483.9 482.8 481.6 481.9 482.0 480.7 484.9 482.5 483.9 482.8 481.6 481.0 480.0 480.7 640.0 6.0 Commercial and industrial loans 1.53.2 1.530.7 1.530.9 1.530.7 1.547.1 1.546.6 1.534.6 1.534.6 1.532.5 1.533.8 1.531.5 1.533.9 1.532.1 1.530.7 1.530.9 1.530.7 1.547.1 1.546.6 1.534.6 1.534.6 1.532.5 1.533.8 1.531.5 1.533.9 1.532.1 1.530.7 1.530.9 1.530.7 1.547.1 1.546.6 1.534.6 1.534.6 1.532.5 1.533.8 1.531.5 1.533.9 1.532.1 1.530.7 1.530.7 1.530.7 1.530.7 1.547.1 1.546.6 1.534.6 1.534.6 1.532.5 1.533.8 1.531.5 1.533.9 1.532.1 1.530.9 1.532.1 1.530.1 1.533.2 1.530.7 1.530.7 1.530.7 1.547.1 1.546.6 1.534.6 1.534.6 1.532.5 1.533.8 1.531.5 1.533.9 1.532.1 1.530.9 1.532.1 1.530.1 1.533.2 1.530.7 1.530.7 1.547.1 1.546.0 1.547.1 1.546.6 1.534.6 1.534.6 1.532.5 1.533.8 1.531.5 1.533.9 1.532.1 1.530.9 1.532.1 1.530.0 1.532.5 1.533.8 1.531.5 1.533.9 1.532.1 1.530.9 1.532.1 1.530.0 1.532.5 1.533.8 1.531.5 1.533.9 1.532.1 1.530.9 1.532.1 1.530.0 1.532.5 1.533.8 1.531.5 1.533.9 1.532.1 1.530				,								,		1,972.7
7         Mortgage-backed securities (MBS) <sup>6</sup> 63.9         62.2         61.9         61.2         58.1         58.0         57.8         57.8         58.4         48.9           8         Non-MBS <sup>7</sup> 521.3         491.0         487.7         484.9         487.0         488.9         482.5         483.9         482.8         481.6         481.9           9         Loans and leases in bank credit <sup>8</sup> 6,789.3         6,789.9         6,729.3         6,789.9         6,789.9         6,787.3         6,789.9         6,797.3         6,789.3         6,793.3         6,801.6         6,810.4         48.9           10         Commercial real estate loans         1,532.2         1,530.7         1,530.9         1,537.7         1,541.1         1,546.1         1,532.5         1,533.8         1,513.5         1,530.9         1,530.1         1,530.7         1,580.9         1,530.7         1,580.9         1,530.7         1,580.9         1,530.7         1,580.9         1,530.7         1,580.9         1,530.7         1,580.9         1,530.7         1,680.2         1,481.4         1,680.9         1,680.8         1,511.6         1,530.1         1,680.2         2,481.2         2,481.1         2,481.1         2,481.7         2,481.1         2,481.2														1,313.2
Non-MBS7														539.6
1   1   1   1   1   1   1   1   1   1	-													58.5
Commercial and industrial loans	-													481.0
Fig.	-			.,			-, -	-, -				- ,		
12   Residential real estate loans   1,602.9   1,607.7   1,605.1   1,607.2   1,608.9   1,611.6   1,615.3   1,618.1   1,620.3   1,614.4   1,616.4   1,621.3   1,614.4   1,616.4   1,621.3   1,614.4   1,616.4   1,621.3   1,614.4   1,616.4   1,621.3														
Revolving home equity loans   153.7   151.8   150.7   151.1   151.2   150.5   150.6   150.8												,		
Closed-end residential loans   1,449.2   1,455.9   1,454.4   1,456.1   1,457.8   1,461.2   1,464.8   1,467.3   1,466.5   1,463.6   1,4				,	,	,	,	,	,	,	,	,	,	151.1
Commercial real estate loans   S88.3   S74.4   S73.6   S73.1   S73.0   S67.4   S65.9   S63.0   S61.4   S60.8   S58.7   S67.1		0 1 7												1.469.8
Construction and land development loans					, -						,		,	857.4
development loans			000.0	<b>0</b>	0.0.0	0.0	0.0.0	00	000.0	000.0	00	000.0	000	
The content of the			133.9	133.4	133.2	132.8	132.4	131.1	130.6	131.0	131.0	131.0	130.8	130.8
Secured by multifamily properties   230.5   228.3   228.1   228.7   228.6   229.2   230.6   229.7   228.9   228.6   229.1   228.5	17													6.6
Secured by nonfarm	18													
Secured by nonfarm		properties <sup>12</sup>	230.5	228.3	228.1	228.7	228.6	229.2	230.6	229.7	228.9	228.6	229.1	228.9
Nonresidential properties   13   516.8   506.1   505.6   504.9   505.4   500.5   498.1   495.7   494.9   494.6   492.2   491.7   494.9   494.6   492.2   494.6   492.2   491.7   494.9   494.6   492.2   491.7   494.9   494.6   492.2   491.7   494.9   494.6   492.2   491.7   494.9   494.6   492.2   491.7   494.9   494.6   492.2   491.7   494.9   494.6   492.2   491.7   494.9   494.6   492.2   491.7   494.9   494.6   492.2   491.7   494.9   494.6   492.2   491.7   494.9   494.6   492.2   491.7   494.9   494.6   492.2   491.7   494.9   494.6   492.2   491.7   494.9   494.6   492.2   491.7   494.9   494.6   492.2   491.7   494.9   494.6   492.2   491.7   494.9   494.6   492.2   491.7   494.9   494.6   492.2   491.7   494.9   494.6   494.9   494.6   494.8   494.6   494.9   494.6   494.8   494	19													
Consumer loans		nonresidential properties <sup>13</sup>	516.8	506.1	505.6	504.9	505.4	500.5	498.1	495.7	494.9	494.6	492.2	491.1
plans 819.8 846.3 841.8 848.4 855.8 867.1 870.4 877.8 875.0 883.0 883.5 875.2 Other consumer loans 618.9 595.2 589.4 586.8 585.3 586.3 584.8 584.4 584.3 584.8 585.4 585.4 585.3 Automobile loans 4 430.7 417.9 415.0 413.4 410.9 410.4 409.0 408.1 408.0 408.3 408.6 408.3 408.6 408.4 All other consumer loans 15 188.2 177.3 174.4 173.4 174.4 175.9 175.8 176.4 176.3 176.6 176.8 176.2 All other loans and leases 1,266.2 1,285.7 1,286.1 1,286.4 1,292.7 1,308.2 1,319.0 1,322.1 1,318.6 1,327.1 1,329.4 1,325.4 LESS: Allowance for loan and lease less 608.0 613.6 615.7 613.5 614.0 615.8 615.2 616.9 615.3 620.2 619.0 617.2 Less 1 1,24.7 129.1 128.9 128.7 128.9 129.1 130.9 131.6 131.5 131.1 131.9 131.9 Cash assets 21 1,528.2 1,670.8 1,685.9 1,643.4 1,592.6 1,612.3 1,567.9 1,535.8 1,495.8 1,520.2 1,572.5 1,572.5 1 1,572.5	20			1,441.5	1,431.2	1,435.1	1,441.2	1,453.4	1,455.1	1,462.2	1,459.2	1,467.9	1,468.9	1,464.8
22 Other consumer loans 618.9 595.2 589.4 586.8 585.3 586.3 584.8 584.4 584.3 584.8 585.4 585.2 3 Automobile loans 14 430.7 417.9 415.0 413.4 410.9 410.4 409.0 408.1 408.0 408.3 408.6 408.2 4 All other consumer loans 15 188.2 177.3 174.4 173.4 174.4 175.9 175.8 176.4 176.3 176.6 176.8 176.2 All other loans and leases 1,266.2 1,285.7 1,286.1 1,286.4 1,292.7 1,308.2 1,319.0 1,322.1 1,318.6 1,327.1 1,329.4 1,325.2 Loans to nondepository financial institutions 17 658.2 672.1 670.4 672.9 678.7 692.4 703.8 705.2 703.3 706.8 710.4 707.2 All loans not elsewhere classified 18 608.0 613.6 615.7 613.5 614.0 615.8 615.2 616.9 615.3 620.2 619.0 617.2 LESS: Allowance for loan and lease losses 124.7 129.1 128.9 128.7 128.9 129.1 130.9 131.6 131.5 131.1 131.9 131.2 Cash assets 21 1,528.2 1,670.8 1,685.9 1,643.4 1,592.6 1,612.3 1,567.9 1,535.8 1,495.8 1,520.2 1,572.5 1,572.3 Total federal funds sold and reverse RPs <sup>22</sup> 206.4 217.8 199.9 204.5 206.7 217.4 233.7 234.4 227.5 228.7 246.5 230.3 Other assets including trading assets 24 1,269.8 1,288.2 1,286.7 1,304.4 1,291.9 1,288.5 1,300.3 1,304.4 1,317.6 1,312.1 1,292.0 1,325.	21	Credit cards and other revolving	•	•	•	•	•	•	,	•	•	•	ŕ	•
Automobile loans 14 430.7 417.9 415.0 413.4 410.9 410.4 409.0 408.1 408.0 408.3 408.6 408.2 4 All other consumer loans 15 188.2 177.3 174.4 173.4 174.4 175.9 175.8 176.4 176.3 176.6 176.8 176.2 All other loans and leases 1,266.2 1,285.7 1,286.1 1,286.4 1,292.7 1,308.2 1,319.0 1,322.1 1,318.6 1,327.1 1,329.4 1,325.2 Loans to nondepository financial institutions 17 658.2 672.1 670.4 672.9 678.7 692.4 703.8 705.2 703.3 706.8 710.4 707.2 All loans not elsewhere classified 18 608.0 613.6 615.7 613.5 614.0 615.8 615.2 616.9 615.3 620.2 619.0 617.2 LESS: Allowance for loan and lease losses 124.7 129.1 128.9 128.7 128.9 129.1 130.9 131.6 131.5 131.1 131.9 131.2 132.9 Cash assets 21 1,528.2 1,670.8 1,685.9 1,643.4 1,592.6 1,612.3 1,567.9 1,535.8 1,495.8 1,520.2 1,572.5 1,572.3 Total federal funds sold and reverse RPs <sup>22</sup> 206.4 217.8 199.9 204.5 206.7 217.4 233.7 234.4 227.5 228.7 246.5 230 31 Loans to commercial banks <sup>23</sup> 8.3 4.4 4.6 4.9 4.6 4.9 4.6 4.3 4.7 5.0 5.0 5.0 4.8 6.7 4.8 6.7 4.9 4.6 4.3 4.7 5.0 5.0 5.0 4.8 6.7 4.8 6.7 4.9 4.6 4.3 4.7 5.0 5.0 5.0 4.8 6.7 4.8 6.7 4.9 4.6 4.9 4.6 4.3 4.7 5.0 5.0 5.0 4.8 6.7 4.9 4.6 4.3 4.7 5.0 5.0 5.0 4.8 6.7 4.9 4.6 4.3 4.7 5.0 5.0 5.0 4.8 6.7 4.9 4.6 4.9 4.6 4.9 4.6 4.3 4.7 5.0 5.0 5.0 4.8 6.7 4.9 4.6 4.9 4.9 4.6 4.9 4.6 4.9 4.6 4.9 4.6 4.9 4.6 4.9 4.6 4.9 4.6 4.9 4.6 4.9 4.6 4.9 4.6 4.9 4.6 4.9 4.6 4.9 4.6 4.9 4.6 4.9 4.6 4.9 4.9 4.6		plans	819.8	846.3	841.8	848.4	855.8	867.1	870.4	877.8	875.0	883.0	883.5	879.2
24 All other consumer loans <sup>15</sup> 188.2 177.3 174.4 173.4 174.4 175.9 175.8 176.4 176.3 176.6 176.8 176.2 All other loans and leases 1,266.2 1,285.7 1,286.1 1,286.4 1,292.7 1,308.2 1,319.0 1,322.1 1,318.6 1,327.1 1,329.4 1,325.2 Loans to nondepository financial institutions <sup>17</sup> 658.2 672.1 670.4 672.9 678.7 692.4 703.8 705.2 703.3 706.8 710.4 707.2 All loans not elsewhere classified <sup>18</sup> 608.0 613.6 615.7 613.5 614.0 615.8 615.2 616.9 615.3 620.2 619.0 617.2 LESS: Allowance for loan and lease losses 124.7 129.1 128.9 128.7 128.9 129.1 130.9 131.6 131.5 131.1 131.9 131.2 Cash assets <sup>21</sup> 1,528.2 1,670.8 1,685.9 1,643.4 1,592.6 1,612.3 1,567.9 1,535.8 1,495.8 1,520.2 1,572.5 1,572.5 1,572.3 Total federal funds sold and reverse RPs <sup>22</sup> 206.4 217.8 199.9 204.5 206.7 217.4 233.7 234.4 227.5 228.7 246.5 230.3 Loans to commercial banks <sup>23</sup> 8.3 4.4 4.6 4.9 4.6 4.9 4.6 4.3 4.7 5.0 5.0 5.0 4.8 6.7 4.8 6.7 4.9 4.6 4.9 4.6 4.9 4.6 4.3 4.7 5.0 5.0 5.0 4.8 6.7 4.9 4.6 4.9 4.9 4.6 4.9 4	22	Other consumer loans	618.9	595.2	589.4	586.8	585.3	586.3	584.8	584.4	584.3	584.8	585.4	585.6
25 All other loans and leases	23	Automobile loans <sup>14</sup>	430.7	417.9	415.0	413.4	410.9	410.4	409.0	408.1	408.0	408.3	408.6	409.0
Loans to nondepository financial institutions 17 658.2 672.1 670.4 672.9 678.7 692.4 703.8 705.2 703.3 706.8 710.4 707.27 All loans not elsewhere classified 18 608.0 613.6 615.7 613.5 614.0 615.8 615.2 616.9 615.3 620.2 619.0 617.28 LESS: Allowance for loan and lease losses 124.7 129.1 128.9 128.7 128.9 129.1 130.9 131.6 131.5 131.1 131.9 131.29 Cash assets 21 1,528.2 1,670.8 1,685.9 1,643.4 1,592.6 1,612.3 1,567.9 1,535.8 1,495.8 1,520.2 1,572.5 1,572.30 Total federal funds sold and reverse RPs <sup>22</sup> 206.4 217.8 199.9 204.5 206.7 217.4 233.7 234.4 227.5 228.7 246.5 230 31 Loans to commercial banks 23 8.3 4.4 4.6 4.9 4.6 4.9 4.6 4.3 4.7 5.0 5.0 5.0 4.8 6.7 4.9 200.4 217.8 1,288.2 1,286.7 1,304.4 1,291.9 1,288.5 1,300.3 1,304.4 1,317.6 1,312.1 1,292.0 1,328.2 1,328.2 1,286.7 1,304.4 1,291.9 1,288.5 1,300.3 1,304.4 1,317.6 1,312.1 1,292.0 1,328.2 1,328.2 1,328.2 1,330.4 1,331.4 1,331.6 1,331.5 1,331.1 1,292.0 1,328.2 1,330.3 1,304.4 1,331.6 1,331.1 1,292.0 1,328.2 1,328.2 1,330.4 1,330.3 1,304.4 1,331.6 1,331.1 1,292.0 1,328.2 1,328.2 1,330.4 1,330.4 1,331.6 1,331.6 1,331.1 1,292.0 1,328.2 1,330.3 1,304.4 1,331.6 1,331.1 1,292.0 1,328.2 1,328.2 1,330.4 1,330.4 1,331.6 1,331.1 1,292.0 1,328.2 1,330.3 1,304.4 1,331.6 1,331.1 1,292.0 1,328.2 1,330.3 1,330.4 1,331.4 1,331.6 1,331.1 1,292.0 1,328.2 1,330.3 1,330.4 1,331.6 1,331.1 1,292.0 1,328.2 1,330.3 1,330.4 1,331.4 1,331.6 1,331.1 1,292.0 1,332.1														176.7
institutions <sup>17</sup> 658.2 672.1 670.4 672.9 678.7 692.4 703.8 705.2 703.3 706.8 710.4 707.2 All loans not elsewhere classified <sup>18</sup> 608.0 613.6 615.7 613.5 614.0 615.8 615.2 616.9 615.3 620.2 619.0 617.2 LESS: Allowance for loan and lease losses 124.7 129.1 128.9 128.7 128.9 129.1 130.9 131.6 131.5 131.1 131.9 131.2 Cash assets <sup>21</sup> 1,528.2 1,670.8 1,685.9 1,643.4 1,592.6 1,612.3 1,567.9 1,535.8 1,495.8 1,520.2 1,572.5 1,572.3 Total federal funds sold and reverse RPs <sup>22</sup> 206.4 217.8 199.9 204.5 206.7 217.4 233.7 234.4 227.5 228.7 246.5 230.3 Loans to commercial banks <sup>23</sup> 8.3 4.4 4.6 4.9 4.6 4.9 4.6 4.3 4.7 5.0 5.0 5.0 4.8 6.7 4.9 200.4 217.8 1,292.0 1,328.2 1,286.7 1,304.4 1,291.9 1,288.5 1,300.3 1,304.4 1,317.6 1,312.1 1,292.0 1,328.2 1,328.2 1,286.7 1,304.4 1,291.9 1,288.5 1,300.3 1,304.4 1,317.6 1,312.1 1,292.0 1,328.2 1,328.2 1,328.2 1,328.2 1,330.4 1,330.3 1,304.4 1,317.6 1,312.1 1,292.0 1,328.2 1,328.2 1,330.3 1,304.4 1,317.6 1,312.1 1,292.0 1,328.2 1,328.2 1,330.3 1,304.4 1,317.6 1,312.1 1,292.0 1,328.2 1,328.2 1,330.3 1,304.4 1,317.6 1,312.1 1,292.0 1,328.2 1,328.2 1,330.3 1,304.4 1,317.6 1,312.1 1,292.0 1,328.2 1,328.2 1,330.3 1,304.4 1,317.6 1,312.1 1,292.0 1,328.2 1,328.2 1,330.3 1,304.4 1,317.6 1,312.1 1,292.0 1,328.2 1,328.2 1,330.3 1,330.4 1,330.3 1,304.4 1,317.6 1,312.1 1,292.0 1,328.2 1,328.2 1,330.3 1,330.4 1,330.3 1,344.2 1,317.6 1,312.1 1,292.0 1,328.2 1,328.2 1,330.3 1,330.4 1,330.3 1,344.2 1,317.6 1,312.1 1,292.0 1,328.2 1,328.2 1,330.3 1,330.4 1,330.3 1,344.2 1,317.6 1,312.1 1,292.0 1,328.2 1,328.2 1,328.2 1,330.3 1,330.4 1,330.3 1,330.4 1,331.6 1,331.2 1,332.1 1,332.1 1,332.1 1,332.2 1			1,266.2	1,285.7	1,286.1	1,286.4	1,292.7	1,308.2	1,319.0	1,322.1	1,318.6	1,327.1	1,329.4	1,325.1
27 All loans not elsewhere classified 18 608.0 613.6 615.7 613.5 614.0 615.8 615.2 616.9 615.3 620.2 619.0 617.2 LESS: Allowance for loan and lease losses 124.7 129.1 128.9 128.7 128.9 129.1 130.9 131.6 131.5 131.1 131.9 131.2 Cash assets 21 1,528.2 1,670.8 1,685.9 1,643.4 1,592.6 1,612.3 1,567.9 1,535.8 1,495.8 1,520.2 1,572.5 1,572.5 Total federal funds sold and reverse RPs <sup>22</sup> 206.4 217.8 199.9 204.5 206.7 217.4 233.7 234.4 227.5 228.7 246.5 230.2 Total federal banks 23 8.3 4.4 4.6 4.9 4.6 4.9 4.6 4.3 4.7 5.0 5.0 5.0 4.8 6.7 4.9 200.4 217.8 1,288.2 1,288.2 1,286.7 1,304.4 1,291.9 1,288.5 1,300.3 1,304.4 1,317.6 1,312.1 1,292.0 1,328.2 1,328.2 1,328.2 1,330.4 1,330.3 1,304.4 1,317.6 1,312.1 1,292.0 1,328.2 1,330.3 1,330.4 1,330.3 1,304.4 1,317.6 1,312.1 1,292.0 1,328.2 1,330.3 1,330.4 1,330.3 1,330.4 1,331.6 1,331.1 1,292.0 1,328.2 1,330.3 1,330.4 1,331.6 1,331.6 1,331.1 1,292.0 1,328.2 1,330.3 1,330.4 1,331.6 1,331.6 1,331.1 1,292.0 1,328.2 1,330.3 1,330.4 1,331.6 1,331.6 1,331.1 1,331.9 131.6 1,331.1 1,331.9 131.6 1,331.1 1,331.9 131.1 1,331.9 131.1 1,331.9 131.1 1,331.9 131.1 1,331.9 131.1 1,331.9 131.1 1,331.9 131.1 1,331.9 131.1 1,331.9 131.1 1,331.9 131.1 1,331.9 131.1 1,331.9 131.1 1,331.9 131.1 1,331.9 131.1 1,331.1	26													
28 LESS: Allowance for loan and lease     losses					670.4		678.7	692.4					710.4	707.8
losses 124.7 129.1 128.9 128.7 128.9 129.1 130.9 131.6 131.5 131.1 131.9 131.2 Cash assets <sup>21</sup> 1,528.2 1,670.8 1,685.9 1,643.4 1,592.6 1,612.3 1,567.9 1,535.8 1,495.8 1,520.2 1,572.5 1,572.3 Total federal funds sold and reverse RPs <sup>22</sup> 206.4 217.8 199.9 204.5 206.7 217.4 233.7 234.4 227.5 228.7 246.5 230.3 Loans to commercial banks <sup>23</sup> 8.3 4.4 4.6 4.9 4.6 4.9 4.6 4.3 4.7 5.0 5.0 5.0 4.8 6.7 4.3 Other assets including trading assets <sup>24</sup> 1,269.8 1,288.2 1,286.7 1,304.4 1,291.9 1,288.5 1,300.3 1,304.4 1,317.6 1,312.1 1,292.0 1,328.5			608.0	613.6	615.7	613.5	614.0	615.8	615.2	616.9	615.3	620.2	619.0	617.2
29 Cash assets <sup>21</sup> 1,528.2 1,670.8 1,685.9 1,643.4 1,592.6 1,612.3 1,567.9 1,535.8 1,495.8 1,520.2 1,572.5 1,572.5 30 Total federal funds sold and reverse  RPs <sup>22</sup> 206.4 217.8 199.9 204.5 206.7 217.4 233.7 234.4 227.5 228.7 246.5 230 31 Loans to commercial banks <sup>23</sup> 8.3 4.4 4.6 4.9 4.6 4.9 4.6 4.3 4.7 5.0 5.0 5.0 4.8 6.7 4.9 4.0 4.0 4.0 4.0 4.0 4.0 4.0 4.0 4.0 4.0	28	LESS: Allowance for loan and lease												
30 Total federal funds sold and reverse  RPs <sup>22</sup> 206.4  217.8  199.9  204.5  206.7  217.4  233.7  234.4  227.5  228.7  246.5  230  31 Loans to commercial banks <sup>23</sup> 8.3  4.4  4.6  4.9  4.6  4.9  4.6  4.3  4.7  5.0  5.0  5.0  4.8  6.7  4.8  6.7  4.8  32 Other assets including trading assets <sup>24</sup> 1,269.8  1,288.2  1,286.7  1,304.4  1,291.9  1,288.5  1,300.3  1,304.4  1,317.6  1,312.1  1,292.0  1,328.8														131.8
RPs <sup>22</sup> 206.4 217.8 199.9 204.5 206.7 217.4 233.7 234.4 227.5 228.7 246.5 230 245 245 245 245 245 245 245 245 245 245			1,528.2	1,670.8	1,685.9	1,643.4	1,592.6	1,612.3	1,567.9	1,535.8	1,495.8	1,520.2	1,572.5	1,572.0
31 Loans to commercial banks <sup>23</sup> 8.3 4.4 4.6 4.9 4.6 4.3 4.7 5.0 5.0 4.8 6.7 4.9 4.6 4.9 4.6 4.9 4.6 4.9 4.6 4.9 4.6 4.9 4.7 5.0 5.0 4.8 6.7 4.9 4.6 4.9 4.6 4.9 4.6 4.9 4.6 4.9 4.6 4.9 4.6 4.9 4.6 4.9 4.7 5.0 5.0 5.0 4.8 6.7 4.9 4.6 4.9 4.7 5.0 5.0 5.0 4.8 6.7 4.9 4.0 4.9 4.0 4.0 4.0 4.0 4.0 4.0 4.0 4.0 4.0 4.0	30													
32 Other assets including trading assets <sup>24</sup> 1,269.8 1,288.2 1,286.7 1,304.4 1,291.9 1,288.5 1,300.3 1,304.4 1,317.6 1,312.1 1,292.0 1,328														230.0
														4.8
			,											1,328.1
33 Total assets 13,217.4 13,437.1 13,523.4 13,465.4 13,426.1 13,524.1 13,538.3 13,564.3 13,534.8 13,569.8 13,621.0 13,630	33	Iotal assets	13,217.4	13,437.1	13,523.4	13,465.4	13,426.1	13,524.1	13,538.3	13,564.3	13,534.8	13,569.8	13,621.0	13,630.9

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

Not seasonally adjusted, billions of dollars (continued)

A	2023	2024	2024	2024	2024	2024	2024	2024	Week ending				
Account	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 04	Sep 11	
Liabilities													
34 Deposits	10,752.1	10,795.5	10,941.4	10,870.7	10,777.1	10,845.7	10,869.3	10,881.6	10,829.0	10,875.1	10,971.7	10,939.4	
35 Large time deposits	675.6	850.2	847.9	844.4	833.3	817.4	798.7	793.7	794.4	798.0	796.2	798.1	
36 Other deposits	10,076.5	9,945.3	10,093.5	10,026.3	9,943.9	10,028.3	10,070.6	10,087.9	10,034.6	10,077.1	10,175.5	10,141.3	
37 Borrowings	817.8	972.4	945.5	964.4	997.7	992.8	973.4	958.8	954.4	954.1	933.8	943.6	
38 Net due to related foreign offices	-367.0	-398.7	-447.9	-446.6	-422.4	-418.3	-405.5	-411.5	-405.9	-409.0	-421.9	-424.2	
39 Other liabilities including trading													
liabilities <sup>25</sup>	522.8	546.5	552.1	564.3	558.8	564.0	561.1	568.0	586.0	579.2	556.7	578.9	
40 Total liabilities	11,725.7	11,915.7	11,991.2	11,952.7	11,911.2	11,984.2	11,998.3	11,996.9	11,963.5	11,999.4	12,040.3	12,037.8	
41 Residual (Assets LESS Liabilities) <sup>26</sup>	1,491.7	1,521.4	1,532.2	1,512.7	1,514.9	1,539.9	1,540.0	1,567.4	1,571.3	1,570.5	1,580.7	1,593.1	

Table 8. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>

	Account	2023	2024	2024	2024	2024	2024	2024	2024		Week	ending	
	Account	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 04	Sep 11
Assets	6												
1 Ba	ink credit	5,686.9	5,751.6	5,758.3	5,766.8	5,766.6	5,776.6	5,794.2	5,807.1	5,808.2	5,803.0	5,818.5	5,821.5
2 5	Securities in bank credit <sup>2</sup>	1,287.6	1,258.9	1,251.6	1,249.1	1,241.4	1,242.6	1,245.4	1,251.3	1,250.0	1,250.9	1,264.1	1,263.1
3	Treasury and agency securities <sup>3</sup>	889.2	874.2	868.8	869.4	864.5	869.6	873.6	880.5	879.2	880.3	890.5	889.9
4	Mortgage-backed securities (MBS) <sup>4</sup>	597.3	584.6	584.9	589.9	588.6	591.1	596.1	601.1	600.2	600.9	607.6	609.6
5	Non-MBS⁵	291.9	289.7	283.9	279.5	275.9	278.5	277.5	279.4	279.0	279.4	282.9	280.3
6	Other securities	398.3	384.7	382.8	379.7	376.9	373.1	371.8	370.8	370.8	370.6	373.7	373.1
7	Mortgage-backed securities (MBS) <sup>6</sup>	38.8	37.2	36.7	36.9	36.6	35.7	35.7	35.8	35.9	36.1	35.7	36.0
8	Non-MBS <sup>7</sup>	359.5	347.5	346.1	342.8	340.4	337.4	336.1	335.0	334.8	334.5	338.0	337.2
	_oans and leases in bank credit <sup>8</sup>	4,399.3	4,492.7	4,506.7	4,517.6	4,525.2	4,533.9	4,548.8	4,555.8	4,558.3	4,552.1	4,554.4	4,558.5
10	Commercial and industrial loans	722.6	719.4	717.4	717.8	720.8	726.5	731.0	733.0	734.2	733.2	733.3	733.3
11	Real estate loans	2,889.3	2,968.6	2,983.8	2,994.0	2,996.1	2,998.0	3,005.3	3,009.3	3,009.6	3,007.5	3,009.5	3,011.9
12	Residential real estate loans	945.3	973.9	977.4	980.0	981.3	984.5	988.0	989.2	989.3	986.6	987.0	988.4
13	Revolving home equity loans	99.6	103.3	104.1	104.7	104.9	105.5	106.3	107.0	107.0	107.4	107.7	107.7
14	Closed-end residential loans <sup>9</sup>	845.7	870.6	873.2	875.3	876.3	879.0	881.7	882.2	882.3	879.2	879.3	880.7
15	Commercial real estate loans	1,944.0	1,994.7	2,006.4	2,014.1	2,014.9	2,013.5	2,017.3	2,020.1	2,020.3	2,021.0	2,022.5	2,023.5
16	Construction and land												
	development loans <sup>10</sup>	333.7	342.9	343.7	343.1	341.3	339.3	339.5	337.2	336.9	336.2	335.9	335.6
17	Secured by farmland <sup>11</sup>	106.0	107.9	108.3	108.6	108.7	108.5	108.3	108.4	108.5	108.4	108.5	108.5
18	Secured by multifamily												
	properties <sup>12</sup>	324.7	336.7	340.5	343.4	345.5	344.9	343.9	346.4	346.5	347.7	348.0	349.4
19	Secured by nonfarm												
	nonresidential properties <sup>13</sup>	1,179.5	1,207.1	1,213.9	1,219.0	1,219.5	1,220.7	1,225.6	1,228.1	1,228.4	1,228.7	1,230.1	1,230.1
20	Consumer loans	455.0	459.9	462.8	460.1	461.7	461.9	462.1	462.5	462.4	462.3	462.6	463.3
21	Credit cards and other revolving		.00.0	.02.0					.02.0	.02	.02.0	.02.0	
	plans	189.5	194.5	196.7	194.5	195.0	195.3	195.0	194.9	195.0	195.1	195.2	196.8
22	Other consumer loans	265.5	265.4	266.1	265.6	266.7	266.6	267.0	267.6	267.4	267.2	267.4	266.5
23	Automobile loans <sup>14</sup>	78.5	78.6	78.6	77.8	77.9	78.3	78.3	78.1	78.1	78.0	77.9	77.7
24	All other consumer loans <sup>15</sup>	187.0	186.7	187.5	187.8	188.8	188.3	188.7	189.4	189.3	189.2	189.5	188.8
25	All other loans and leases	332.5	344.9	342.7	345.7	346.6	347.6	350.6	351.1	352.1	349.0	348.9	350.0
26	Loans to nondepository financial	002.0	044.0	0-12.1	040.7	040.0	047.0	000.0	001.1	002.1	040.0	040.0	000.0
20	institutions <sup>17</sup>	106.6	113.2	111.5	113.3	114.8	115.5	117.1	118.6	120.0	117.4	116.6	118.4
27	All loans not elsewhere classified 18	225.9	231.6	231.3	232.4	231.8	232.1	233.5	232.5	232.1	231.6	232.3	231.6
	SS: Allowance for loan and lease	223.9	231.0	231.3	232.4	231.0	232.1	200.0	232.3	232.1	231.0	202.0	231.0
		CF	00.0	00.1	00.0	00.0	00.0	CO 4	CO 7	CO 7	CO 7	CO 0	00.0
	losses	65.5	68.9	69.1	69.8	69.3	69.0	68.4	68.7	68.7	68.7	69.0	69.0
	ash assets <sup>21</sup>	450.7	455.2	491.8	472.0	465.4	483.0	470.7	487.3	488.4	497.6	510.0	498.4
	tal federal funds sold and reverse	00 -	00.5	20.5	20.5	20.5	20.5	00.5	20.5	00.5	00.5	00.5	00 <i>t</i>
	RPs <sup>22</sup>	38.7	29.0	29.0	29.9	30.6	29.9	28.9	32.2	33.0	32.9	33.6	32.4
	ans to commercial banks <sup>23</sup>	0.3	0.6	0.6	0.6	0.4	0.4	0.3	0.4	0.4	0.4	0.3	0.3
32 Otl	her assets including trading assets <sup>24</sup>	435.7	438.7	438.4	442.1	444.8	440.6	441.6	438.7	438.4	439.5	434.4	431.7
33 To	tal assets	6,546.8	6,606.2	6,648.9	6,641.5	6,638.5	6,661.4	6,667.3	6,696.9	6,699.7	6,704.7	6,727.9	6,715.3

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

Seasonally adjusted, billions of dollars (continued)

A	2023	2024	2024	2024	2024	2024	2024	2024	Week ending				
Account	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 04  5,441.1 760.5 4,680.6 393.0 32.3  119.7 5,986.1 741.8	Sep 11	
Liabilities													
34 Deposits	5,265.0	5,321.3	5,348.8	5,365.3	5,387.3	5,387.0	5,385.6	5,409.5	5,406.4	5,418.0	5,441.1	5,431.1	
35 Large time deposits	610.5	683.6	693.3	703.1	715.0	720.4	729.5	747.7	748.9	754.3	760.5	761.4	
36 Other deposits	4,654.6	4,637.7	4,655.5	4,662.2	4,672.3	4,666.5	4,656.1	4,661.9	4,657.6	4,663.7	4,680.6	4,669.7	
37 Borrowings	453.2	435.4	422.5	408.2	400.0	398.1	399.9	394.3	395.8	390.7	393.0	390.4	
38 Net due to related foreign offices	29.9	35.2	34.2	33.0	31.3	32.3	35.9	34.3	36.5	34.6	32.3	31.4	
39 Other liabilities including trading													
liabilities <sup>25</sup>	124.6	128.1	133.1	131.2	130.4	128.5	126.8	123.3	122.5	125.0	119.7	119.9	
40 Total liabilities	5,872.6	5,920.1	5,938.6	5,937.8	5,949.0	5,945.9	5,948.3	5,961.4	5,961.1	5,968.2	5,986.1	5,972.9	
41 Residual (Assets LESS Liabilities) <sup>26</sup>	674.2	686.1	710.4	703.7	689.5	715.5	719.0	735.5	738.5	736.4	741.8	742.4	

Table 9. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>

Account	2023	2024	2024	2024	2024	2024	2024	2024		Week	ending	
Account	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 04	Sep 11
Assets												
1 Bank credit	5,685.8	5,734.0	5,745.9	5,767.5	5,765.2	5,779.9	5,795.4	5,808.3	5,803.1	5,808.1	5,822.1	5,822.8
2 Securities in bank credit <sup>2</sup>	1,286.5	1,259.6	1,255.0	1,257.3	1,244.4	1,242.4	1,243.3	1,250.5	1,248.8	1,248.0	1,258.3	1,257.7
3 Treasury and agency securities <sup>3</sup>	886.6	874.7	872.8	876.2	868.0	869.0	871.1	878.3	876.6	876.2	885.1	884.2
4 Mortgage-backed securities (N		587.0	589.1	594.8	590.6	592.7	595.6	601.3	600.1	598.9	606.6	607.3
5 Non-MBS <sup>5</sup>	289.0	287.7	283.7	281.4	277.4	276.3	275.6	277.0	276.5	277.3	278.5	276.8
6 Other securities	399.9	384.9	382.2	381.1	376.4	373.4	372.1	372.3	372.3	371.8	373.3	373.5
7 Mortgage-backed securities (N	,	37.3	36.8	37.0	36.6	35.7	35.7	35.8	35.9	35.8	35.7	35.8
8 Non-MBS <sup>7</sup>	361.0	347.6	345.4	344.1	339.8	337.7	336.4	336.4	336.4	336.0	337.6	337.8
9 Loans and leases in bank credit <sup>8</sup>	4,399.2	4,474.4	4,490.9	4,510.3	4,520.7	4,537.6	4,552.2	4,557.8	4,554.3	4,560.1	4,563.7	4,565.1
10 Commercial and industrial loans	718.3	719.7	722.1	725.7	726.7	729.8	730.7	729.2	729.4	728.9	728.5	728.5
11 Real estate loans	2,892.0	2,962.6	2,974.3	2,985.4	2,990.8	2,997.6	3,005.8	3,013.0	3,011.6	3,014.1	3,015.5	3,018.1
12 Residential real estate loans	947.0	969.0	972.1	976.7	979.7	984.7	989.5	991.3	989.9	990.1	991.2	992.8
13 Revolving home equity loans		103.1	103.6	104.5	105.0	105.8	106.2	106.9	106.7	107.4	107.5	107.7
14 Closed-end residential loans		865.9	868.5	872.2	874.7	878.9	883.4	884.4	883.1	882.7	883.6	885.2
<ul><li>15 Commercial real estate loans</li><li>16 Construction and land</li></ul>	1,944.9	1,993.6	2,002.3	2,008.6	2,011.1	2,012.9	2,016.3	2,021.7	2,021.7	2,024.0	2,024.3	2,025.3
development loans <sup>10</sup>	333.5	343.9	342.5	339.7	339.7	339.3	337.1	337.1	337.3	336.6	336.0	336.4
17 Secured by farmland <sup>11</sup>	106.3	107.5	107.9	108.1	108.3	108.5	108.5	108.7	108.7	108.7	108.8	108.8
18 Secured by multifamily												
properties <sup>12</sup>	325.7	336.2	339.5	342.9	344.4	344.2	344.9	347.6	347.6	349.1	349.0	349.8
19 Secured by nonfarm												
nonresidential properties <sup>13</sup>	1,179.4	1,206.0	1,212.3	1,218.0	1,218.6	1,220.9	1,225.7	1,228.3	1,228.1	1,229.5	1,230.5	1,230.2
20 Consumer loans	453.4	461.0	457.9	456.0	456.3	457.9	459.3	461.3	460.7	463.9	463.0	463.1
21 Credit cards and other revolvir	ng											
plans	188.4	194.6	192.8	192.0	192.0	192.9	193.3	194.1	193.7	196.2	194.5	195.1
22 Other consumer loans	265.0	266.4	265.1	264.0	264.3	265.1	265.9	267.2	267.0	267.7	268.5	268.0
23 Automobile loans <sup>14</sup>	78.4	78.5	78.3	77.5	77.7	78.1	78.2	78.1	78.1	78.1	77.9	77.9
24 All other consumer loans <sup>15</sup>	186.6	188.0	186.8	186.5	186.6	187.0	187.8	189.1	188.9	189.6	190.6	190.1
25 All other loans and leases	335.5	331.1	336.6	343.2	347.0	352.3	356.4	354.3	352.6	353.2	356.8	355.4
26 Loans to nondepository finance	ial											
institutions <sup>17</sup>	108.4	105.0	109.0	113.1	115.7	119.0	121.5	120.7	119.7	119.9	121.9	121.2
27 All loans not elsewhere classifi		226.2	227.6	230.1	231.3	233.2	234.9	233.7	232.8	233.4	234.9	234.2
28 LESS: Allowance for loan and lease												
losses	65.7	69.2	69.0	69.3	69.3	69.1	68.6	68.8	68.9	68.7	69.2	69.2
29 Cash assets <sup>21</sup>	438.6	473.7	483.9	456.4	441.5	459.9	455.1	475.4	467.0	488.5	514.2	506.8
30 Total federal funds sold and reverse												
RPs <sup>22</sup>	37.5	31.0	31.9	32.5	31.5	30.3	30.7	31.1	31.0	30.9	32.2	30.6
31 Loans to commercial banks <sup>23</sup>	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
32 Other assets including trading assets		435.6	435.9	438.7	444.2	441.7	441.8	438.7	438.5	439.5	436.6	435.4
33 Total assets	6,532.0	6,605.7	6,629.1	6,626.4	6,613.6	6,643.2	6,655.0	6,685.2	6,671.3	6,698.6	6,736.4	6,726.8

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

Not seasonally adjusted, billions of dollars (continued)

Account	2023 2024			2024	2024	2024	2024	2024	Week ending				
Account	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 04  5,457.7 756.5 4,701.2 387.7 32.2  122.5 6,000.1 736.3	Sep 11	
Liabilities													
34 Deposits	5,261.2	5,318.3	5,364.1	5,361.0	5,344.0	5,368.0	5,370.3	5,406.7	5,390.9	5,416.2	5,457.7	5,449.1	
35 Large time deposits	610.2	688.9	699.9	709.0	716.6	723.7	733.7	748.2	748.8	753.2	756.5	759.1	
36 Other deposits	4,651.0	4,629.3	4,664.2	4,652.0	4,627.4	4,644.3	4,636.6	4,658.5	4,642.0	4,663.0	4,701.2	4,690.1	
37 Borrowings	451.1	427.9	405.5	409.4	414.5	410.8	408.1	393.6	394.5	389.9	387.7	385.1	
38 Net due to related foreign offices	29.2	34.7	33.8	33.0	31.7	32.7	36.3	33.6	34.4	34.7	32.2	30.2	
39 Other liabilities including trading													
liabilities <sup>25</sup>	125.0	128.5	131.1	124.5	127.2	126.3	124.7	123.7	123.2	126.3	122.5	123.7	
40 Total liabilities	5,866.5	5,909.4	5,934.6	5,927.9	5,917.3	5,937.8	5,939.4	5,957.6	5,943.0	5,967.1	6,000.1	5,988.1	
41 Residual (Assets LESS Liabilities) <sup>26</sup>	665.5	696.2	694.6	698.5	696.2	705.4	715.6	727.7	728.3	731.5	736.3	738.8	

Table 10. Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>

Agggerat	2023	2024	2024	2024	2024	2024	2024	2024		Week	ending	
Account	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 04	Sep 11
Assets												
1 Bank credit	1,251.1	1,296.4	1,312.2	1,325.7	1,328.7	1,343.0	1,339.6	1,348.9	1,350.0	1,345.9	1,342.7	1,346.8
2 Securities in bank credit <sup>2</sup>	216.4	222.9	228.6	230.3	229.7	234.8	235.0	241.8	245.6	235.6	239.6	244.7
3 Treasury and agency securities <sup>3</sup>	132.1	136.8	146.5	149.5	148.6	153.6	154.0	157.6	158.0	153.3	157.2	162.5
4 Mortgage-backed securities (MBS) <sup>4</sup>	24.4	30.9	30.8	29.5	31.0	31.2	30.6	33.9	35.2	34.7	33.3	35.2
5 Non-MBS <sup>5</sup>	107.7	105.9	115.7	120.0	117.6	122.4	123.4	123.7	122.8	118.6	123.9	127.2
6 Other securities	84.3	86.1	82.2	80.8	81.1	81.2	81.0	84.2	87.6	82.4	82.4	82.2
7 Mortgage-backed securities (MBS) <sup>6</sup>	2.0	1.8	1.7	1.2	1.3	1.3	1.2	1.1	1.1	1.1	1.1	1.1
8 Non-MBS <sup>7</sup>	82.3	84.2	80.5	79.6	79.8	79.9	79.8	83.0	86.5	81.2	81.3	81.2
9 Loans and leases in bank credit <sup>8</sup>	1,034.7	1,073.5	1,083.6	1,095.4	1,098.9	1,108.2	1,104.6	1,107.1	1,104.4	1,110.3	1,103.1	1,102.0
10 Commercial and industrial loans	493.4	511.7	509.7	512.3	508.4	511.8	502.5	499.7	495.9	499.2	496.6	494.3
11 Real estate loans	105.5	110.3	112.2	113.9	114.8	112.9	115.1	116.0	116.1	116.1	114.4	114.9
12 Residential real estate loans	0.6	0.5	0.5	0.5	0.5	0.5	0.6	0.6	0.6	0.5	0.5	0.4
13 Revolving home equity loans	-0.0	0.0	0.1	0.0	-0.0	-0.0	0.1	0.1	0.1	0.2	0.2	0.1
14 Closed-end residential loans <sup>9</sup>	0.6	0.5	0.5	0.5	0.6	0.5	0.5	0.4	0.4	0.4	0.3	0.3
15 Commercial real estate loans	104.9	109.8	111.7	113.4	114.2	112.4	114.5	115.5	115.5	115.6	114.0	114.5
16 Construction and land												
development loans <sup>10</sup>	11.6	12.4	12.7	12.7	13.1	13.5	14.2	14.8	14.9	15.0	15.2	15.3
17 Secured by farmland <sup>11</sup>	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2
18 Secured by multifamily												
properties <sup>12</sup>	19.7	19.9	20.3	20.8	20.7	20.6	21.0	20.4	20.5	20.3	20.1	19.9
19 Secured by nonfarm												
nonresidential properties <sup>13</sup>	73.5	77.4	78.5	79.8	80.3	78.3	79.1	80.0	80.0	80.1	78.5	79.1
20 Consumer loans	-0.1	-0.0	0.1	0.7	-0.0	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1
21 Credit cards and other revolving												
plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Other consumer loans	-0.1	-0.0	0.1	0.7	-0.0	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1
23 Automobile loans <sup>14</sup>	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 <sup>15, 16</sup>	-0.1	-0.0	0.1	0.7	-0.0	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1
25 All other loans and leases	435.9	451.5	461.5	468.6	475.8	483.5	487.2	491.4	492.6	495.0	492.2	492.9
Loans to nondepository financial												
institutions <sup>17</sup>	198.9	222.7	229.9	234.6	238.5	244.3	244.8	243.7	244.4	243.9	242.4	243.8
27 All loans not elsewhere				20								0.0
classified <sup>18, 19</sup>	237.0	228.8	231.6	234.0	237.3	239.2	242.4	247.7	248.1	251.1	249.8	249.2
28 LESS: Allowance for loan and lease	207.0	220.0	201.0	20 1.0	201.0	200.2		2	2 10.1	20111	2 10.0	2 10.2
losses <sup>20</sup>	0.0	-0.1	-0.0	0.2	0.1	0.0	0.1	0.0	0.0	0.0	-0.0	0.0
29 Cash assets <sup>21</sup>	1,305.3	1.438.3	1,346.3	1,311.0	1,369.3	1,365.2	1,302.8	1,344.9	1,408.3	1,293.9	1,200.8	1.297.3
30 Total federal funds sold and reverse	1,000.0	1,400.0	1,040.0	1,511.0	1,000.0	1,000.2	1,002.0	1,044.9	1,400.0	1,230.9	1,200.0	1,201.0
RPs <sup>22</sup>	355.4	368.7	375.6	376.4	368.6	371.2	380.1	357.9	329.0	391.8	382.8	351.8
31 Loans to commercial banks <sup>23</sup>	0.9	1.2	0.8	0.8	0.3	0.7	0.7	357.9 0.7	329.0 0.7	0.6	302.0 0.7	0.6
32 Other assets including trading assets <sup>24</sup>	145.2	1.2	134.8	146.7	143.2	136.0	137.8	134.9	132.0	140.1	126.0	127.6
33 Total assets	3,057.9	3,248.9	3,169.8	3,160.5	3,210.0	3,216.0	3,160.9	3,187.3	3,220.0	3,172.3	3,052.9	3,124.1

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

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

Seasonally adjusted, billions of dollars (continued)

A	2023	2024	2024	2024	2024	2024	2024	2024	Week ending				
Account	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 04	Sep 11	
Liabilities													
34 Deposits	1,267.3	1,306.6	1,320.1	1,317.5	1,338.0	1,319.3	1,297.3	1,311.2	1,328.2	1,311.1	1,303.4	1,328.5	
35 Large time deposits	810.4	805.1	812.3	805.6	809.0	795.6	792.4	803.1	8.808	807.9	808.9	819.8	
36 Other deposits	456.9	501.5	507.8	511.9	529.0	523.7	505.0	508.0	519.4	503.2	494.5	508.7	
37 Borrowings	975.9	1,019.2	1,013.4	1,022.0	991.8	995.8	949.4	966.1	951.9	1,017.5	962.4	983.4	
38 Net due to related foreign offices	633.8	710.0	687.3	651.3	711.9	744.0	774.5	753.8	772.1	707.0	656.2	686.2	
39 Other liabilities including trading													
liabilities <sup>25</sup>	163.9	172.3	164.7	169.5	162.9	151.4	148.7	148.8	151.7	140.2	138.0	143.6	
40 Total liabilities	3,040.9	3,208.0	3,185.4	3,160.3	3,204.6	3,210.6	3,170.0	3,179.8	3,204.0	3,175.7	3,060.1	3,141.6	
41 Residual (Assets LESS Liabilities) <sup>26</sup>	17.0	40.9	-15.7	0.2	5.4	5.4	-9.0	7.5	16.0	-3.5	-7.1	-17.5	

Table 11. Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>

Account	2023	2024	2024	2024	2024	2024	2024	2024	Week ending				
Account	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 04	Sep 11	
Assets													
1 Bank credit	1,244.0	1,308.8	1,312.6	1,322.7	1,322.4	1,335.7	1,334.9	1,340.8	1,338.7	1,337.6	1,340.2	1,338.4	
2 Securities in bank credit <sup>2</sup>	217.7	226.0	226.1	226.3	229.8	235.2	236.9	243.3	245.4	238.7	243.2	245.2	
3 Treasury and agency securities <sup>3</sup>	134.1	140.7	144.7	146.3	149.4	154.9	157.1	159.9	158.1	156.6	160.8	162.2	
4 Mortgage-backed securities (MBS) <sup>4</sup>	25.0	30.2	30.0	29.3	31.5	31.6	31.5	34.8	35.6	35.2	34.7	35.7	
5 Non-MBS <sup>5</sup>	109.1	110.6	114.6	117.0	117.9	123.3	125.5	125.0	122.5	121.4	126.1	126.6	
6 Other securities	83.6	85.3	81.4	79.9	80.4	80.2	79.9	83.4	87.3	82.1	82.4	82.9	
7 Mortgage-backed securities (MBS) <sup>6</sup>	2.0	1.9	1.7	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	
8 Non-MBS <sup>7</sup>	81.6	83.4	79.7	78.7	79.1	79.0	78.7	82.2	86.1	80.9	81.2	81.7	
9 Loans and leases in bank credit <sup>8</sup>	1,026.4	1,082.8	1,086.5	1,096.5	1,092.6	1,100.6	1,097.9	1,097.5	1,093.4	1,098.9	1,097.1	1,093.2	
10 Commercial and industrial loans	490.6	515.8	510.4	512.6	506.7	510.2	502.1	495.9	492.6	494.2	493.2	488.8	
11 Real estate loans	105.2	110.3	111.7	115.1	115.9	114.6	115.6	115.7	115.6	115.5	114.3	114.1	
12 Residential real estate loans	0.6	0.5	0.5	0.5	0.5	0.5	0.6	0.5	0.5	0.5	0.5	0.4	
13 Revolving home equity loans	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	
14 Closed-end residential loans <sup>9</sup>	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.4	0.4	0.4	0.4	0.4	
15 Commercial real estate loans	104.5	109.8	111.2	114.6	115.4	114.1	115.0	115.2	115.1	114.9	113.8	113.6	
16 Construction and land													
development loans <sup>10</sup>	11.8	12.1	12.2	13.0	13.6	13.8	14.4	15.0	15.0	15.1	15.3	15.2	
17 Secured by farmland <sup>11</sup>	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2	
18 Secured by multifamily													
properties <sup>12</sup>	19.4	20.0	20.3	20.6	20.5	20.5	20.9	20.3	20.3	20.2	20.2	20.0	
19 Secured by nonfarm													
nonresidential properties <sup>13</sup>	73.2	77.6	78.7	80.9	81.2	79.7	79.6	79.8	79.6	79.5	78.1	78.3	
20 Consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
21 Credit cards and other revolving													
plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
22 Other consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
23 Automobile loans <sup>14</sup>	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 <sup>15, 16</sup>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
25 All other loans and leases	430.6	456.6	464.5	468.8	470.1	475.8	480.2	485.9	485.2	489.2	489.5	490.3	
26 Loans to nondepository financial													
institutions <sup>17</sup>	196.8	225.1	229.7	232.5	233.9	238.4	240.2	240.9	240.4	241.6	242.4	243.6	
27 All loans not elsewhere	100.0	220.1	220.7	202.0	200.0	200.1	210.2	2 10.0	2 10.1	211.0		2 10.0	
classified <sup>18, 19</sup>	233.8	231.5	234.7	236.4	236.2	237.4	240.1	245.0	244.8	247.6	247.1	246.7	
28 LESS: Allowance for loan and lease	200.0	201.0	204.7	200.4	200.2	207.4	240.1	240.0	244.0	247.0	247.1	240.7	
losses <sup>20</sup>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
29 Cash assets <sup>21</sup>	1,308.7	1.463.5	1,388.4	1,311.3	1,382.9	1,341.8	1,306.2	1,352.5	1,435.0	1,289.4	1,194.4	1.301.8	
30 Total federal funds sold and reverse	1,300.7	1,405.5	1,300.4	1,011.0	1,302.9	1,041.0	1,300.2	1,332.3	1,435.0	1,205.4	1,134.4	1,301.0	
RPs <sup>22</sup>	356.3	382.3	378.2	370.5	368.8	364.4	371.7	359.6	331.3	389.9	385.3	355.8	
31 Loans to commercial banks <sup>23</sup>	0.8	302.3 1.1	0.8	0.8	0.3	0.6	0.7	0.6	0.6	0.6	0.6	0.6	
32 Other assets including trading assets <sup>24</sup>	0.8 145.9	1.1	134.3	0.8 141.3	0.3 141.8	138.3	136.4	136.0	131.1	0.6 147.1	121.8	132.5	
33 Total assets	<b>3,055.7</b>	3,300.0	3,214.3	3,146.7	3,216.3	3,180.8	3,149.8	3,189.5	3,236.8	3,164.7	3,042.4	3,129.0	
AN IDIALASSEIS	J.U22./	3.3UU.U	ა.∠ 14.ა	3.140./	J.∠10.J	J. 10U.0	J. 149.8	J. 109.5	J.∠J0.8	J. 104./	J.U4Z.4	J. 129.U	

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

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

Not seasonally adjusted, billions of dollars (continued)

A	2023	2024		2024	2024	2024	2024	2024	Week ending				
Account	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 04	Sep 11	
Liabilities													
34 Deposits	1,275.4	1,341.9	1,318.0	1,315.7	1,341.9	1,310.8	1,288.4	1,315.9	1,331.4	1,319.5	1,300.4	1,326.4	
35 Large time deposits	811.0	827.7	808.9	806.4	814.5	793.3	783.4	803.0	807.7	810.8	806.6	816.8	
36 Other deposits	464.4	514.2	509.1	509.3	527.4	517.4	504.9	512.9	523.7	508.7	493.8	509.5	
37 Borrowings	975.6	1,043.7	1,020.3	1,020.9	1,012.9	1,001.9	952.7	966.3	963.8	989.6	952.8	969.5	
38 Net due to related foreign offices	631.9	740.6	708.2	637.9	691.1	711.4	755.9	755.9	792.9	704.7	653.0	681.4	
39 Other liabilities including trading													
liabilities <sup>25</sup>	162.4	170.9	163.5	165.9	165.7	152.4	148.6	147.2	144.4	146.6	131.9	147.4	
40 Total liabilities	3,045.2	3,297.1	3,210.0	3,140.5	3,211.6	3,176.4	3,145.6	3,185.2	3,232.5	3,160.5	3,038.2	3,124.7	
41 Residual (Assets LESS Liabilities) <sup>26</sup>	10.5	2.9	4.3	6.2	4.7	4.4	4.2	4.2	4.2	4.2	4.3	4.3	

### **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.