

**Supporting Statement for the
Report of Selected Assets and Liabilities of Domestically Chartered
Commercial Banks and U.S. Branches and Agencies of Foreign Banks
(FR 2644; OMB No. 7100-0075)**

Summary

The Board of Governors of the Federal Reserve System (Board), under authority delegated by the Office of Management and Budget (OMB), has extend for three years, with revision, the Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S. Branches and Agencies of Foreign Banks (FR 2644; OMB No. 7100-0075). The FR 2644 is a balance sheet report that is collected as of each Wednesday from an authorized stratified sample of 850 domestically chartered commercial banks and U.S. branches and agencies of foreign banks.

The FR 2644 is the only source of high-frequency data used in the analysis of current banking developments. The FR 2644 collects sample data that are used to estimate universe levels for the entire commercial banking sector in conjunction with data from the quarterly commercial bank Consolidated Reports of Condition and Income (FFIEC 031, FFIEC 041, and FFIEC 051; OMB No. 7100-0036) and Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks (FFIEC 002; OMB No. 7100-0032) (Call Reports). Data from the FR 2644 and the Call Reports are utilized in construction of weekly estimates of U.S. bank credit, balance sheet data for the U.S. commercial banking sector, and sources and uses of banks' funds, and to analyze current banking developments, including the monitoring of broad credit and funding conditions. The Board publishes the data in aggregate form in the weekly H.8 statistical release, *Assets and Liabilities of Commercial Banks in the United States*, which is followed closely by other government agencies, the banking industry, financial press, and other users.¹ The H.8 release provides a balance sheet for the commercial banking industry as a whole as well as disaggregated data for three bank groups: large domestically chartered banks, small domestically chartered banks, and U.S. branches and agencies of foreign banks. The data are also used in constructing the commercial bank component of the Federal Reserve's G.19 release, *Consumer Credit*,² and the Federal Reserve Bank of New York's Reserve Demand Elasticity (RDE).³

The Board revised the FR 2644 by allowing banks under \$5 billion in total assets as of the previous June 30 Call Report the option of reporting one week per month with data as of the first Wednesday of the month. The FR 2644 revisions would be implemented as of April 2, 2025.

The current estimated total annual burden for the FR 2644 is 108,290 hours, and would decrease to 50,568 hours. The revisions would result in a decrease of 57,722 hours. The form and

¹ The H.8 release is available on the Board's website,
<https://www.federalreserve.gov/releases/h8/current/default.htm>.

² The G.19 release is available on the Board's website,
<https://www.federalreserve.gov/releases/g19/current/default.htm>.

³ The Reserve Bank of New York's Reserve Demand Elasticity (RDE) is available on the Federal Reserve Bank of New York's website,
<https://www.newyorkfed.org/research/reserve-demand-elasticity/#interactive>.

instructions are available on the Board’s public website at <https://www.federalreserve.gov/apps/reportingforms>.

Background and Justification

The FR 2644 reporting form began in 1946, initially collecting data from all small member banks. The FR 2644 reporting frequency has evolved over time: Initially, a monthly (last Wednesday) reporting basis was used; in 1959, a semi-monthly basis (mid and last Wednesday) was adopted; and in 1969, a weekly basis (as of Wednesday) was implemented.

In 1979, a two-tier system of reporting the FR 2644 was adopted. A stratified sample of 400 member banks reported nine data items (including loans, securities, total assets, and large time deposits) on the FR 2644s. All other small member banks reported three data items (securities, loans, and total assets) on the FR 2644. Each Reserve Bank compiled an aggregate balance sheet for banks within their district, drawing on data from the FR 2644s and FR 2644 as well as from other surveys (including the quarterly Call Reports). The Board used the district data to compile and publish a national total.

The general framework for the FR 2644 was revised in 1984. At that time, the Board decided to use a sample approach to estimate bank credit for the universe of all small banks. A stratified sample of 1,100 banks, including nonmember banks for the first time, was selected.

As of July 1, 2009, the Board combined the three weekly bank balance sheet reports, (1) Weekly Report of Assets and Liabilities for Large Banks (FR 2416; OMB No. 7100-0075), (2) Weekly Report of Assets and Liabilities for Large U.S. Branches and Agencies of Foreign Banks (FR 2069; OMB No. 7100-0030), and (3) Weekly Report of Selected Assets (FR 2644; OMB No. 7100-0075), into a single reporting form—the current Weekly Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S. Branches and Agencies of Foreign Banks—collected from an authorized stratified sample of 875 domestically chartered commercial banks and U.S. branches and agencies of foreign banks.⁴

Over the years, the respondent panel and data items collected on the previous three, and the current single, reporting forms have been occasionally modified.

Data from the FR 2644 are used in conjunction with the Call Reports to construct universe estimates of bank credit on the H.8, sources and uses of bank funds, and a balance sheet for the entire commercial banking sector. In addition to Federal Reserve staff and other government agencies, these statistics are relied on by a wide range of public users to analyze, among other things, current banking conditions, lending in the commercial and residential mortgage markets, consumer borrowing, and banks’ investment strategy. Lastly, the data are used in constructing the commercial bank component of the Federal Reserve’s G.19 release, *Consumer Credit*, and the Federal Reserve Bank of New York’s RDE. Currently, there are no other data available that supply the weekly data obtained on the FR 2644.

⁴ The FR 2416 (Weekly Report of Assets and Liabilities for Large Banks) began in December 1917 with an authorized panel size of 600 respondents and the FR 2069 (Weekly Report of Assets and Liabilities for Large U.S. Branches and Agencies of Foreign Banks) began in July 1981 with an authorized panel size of 50 respondents.

Description of Information Collection

The FR 2644 currently collects 29 balance-sheet items as of each Wednesday from an authorized maximum stratified sample of 850 domestically chartered commercial banks and U.S. branches and agencies of foreign banks.

Revisions to the FR 2644

The Board simplified and reduced the overall reporting burden associated with the FR 2644 report. The Board did not propose any changes to the items collected on the report at this time. The revision would affect the frequency and associated burden for a group of small banks.

Currently all respondents file balance sheet data weekly, with data as of close of business Wednesday. While weekly data are necessary from large and regional banks to meet the need by the Board for high frequency and accurate information on banking and credit conditions, smaller banks could report monthly without a significant loss of accuracy. Internal tests conducted on weekly sample data converted to a monthly basis for several size thresholds indicate that the \$5 billion asset size cut off would be unlikely to significantly impact the aggregated data results. However, the reporting burden for these smaller banks would be substantially reduced:

1. Twelve reportable data points versus 52 per year,
2. Expected fewer number of revisions, since data would be monthly rather than weekly, and
3. Marked reduction in failed tolerances and required edit remarks.⁵

The Federal Reserve has been striving to bolster the size of the sample of respondents. Nineteen small banks have left the panel since the last report renewal in April 2022 due to burden, leaving the current panel (as of spring 2024) short of the authorized sample of 850 by about 90 banks. Community banks in particular have fewer resources at their disposal and less staff available for filing the report; the time burden is the most common reason given by these banks when they drop from the sample. The Federal Reserve hopes that, by giving the banks the option to file less frequently, it will be easier to recruit and retain smaller institutions on the panel.⁶ Though small in assets, these banks are outsized in their effects on commercial real estate loans, as community banks hold more than twice the outstandings of these loans relative to the large and regional banks.

Thus, the Board proposed that all domestically chartered commercial banks reporting under \$5 billion in total assets on the latest June 30 Call Report be given the option to report as of the first Wednesday of each month.⁷ Approximately 495 of the current 696 domestically chartered commercial banks⁸ would be eligible to report on a one week per month basis.⁹ This

⁵ Data variances falling outside of pre-set tolerances require respondents to provide explanations. Monthly reporters would only have one week per month that might need remarks.

⁶ There are 36 banks currently on the panel that report monthly due to concessions offered to keep them as respondents.

⁷ Banks falling within the threshold by asset size would not be required to report monthly.

⁸ As of April 24, 2024.

⁹ The Board reserves the right to request temporary weekly reporting under exigent circumstances.

change in frequency of reporting follows the favorable treatment given smaller institutions on the FFIEC 051 Call Report. Monthly reporting would not be available for foreign-related institutions.

Respondent Panel

The FR 2644 panel has an authorized maximum size of 850 domestically chartered commercial banks and U.S. branches and agencies of foreign banks. Currently, the panel consists of 761 total reporters¹⁰—696 domestically chartered banks and 65 foreign-related institutions—covering all 12 Federal Reserve Districts. The panel accounts for about 89 percent of the total assets of U.S. commercial banks, as well as a high level of coverage for most reported items.¹¹ The number of respondents is less than the authorized size due to mergers among reporters and loss of respondents due to the voluntary nature of the collection. The proposed reduction in reporting frequency for smaller institutions is intended to both address burden minimization for these banks as well as provide a mechanism to increase panel participation.

Table 1 presents the number of reporters disaggregated by district and by bank group for the current panel.

Table 1
Number of Reporters on the Current FR 2644 Panel¹²

District	Domestically Chartered	Foreign-Related	Pending Replacements¹³
1	23	0	5
2	48	57	1
3	38	0	5
4	43	0	3
5	35	1	5
6	61	0	7
7	143	3	2
8	73	0	9
9	29	0	7
10	68	0	1
11	69	2	35
12	66	2	9
Total	696	65	89

The current FR 2644 sample's coverage for each data item is included in Attachment 1. The accuracy of the sample can be assessed by the size of the revisions when the data are

¹⁰ As of April 24, 2024.

¹¹ For more detail on data item coverage, see Attachment 1.

¹² As of April 24, 2024, 761 respondents filed the FR 2644. There have been continuous efforts underway to restore the panel size to 850 reporters.

¹³ These are the number of banks to which each district has sent out invitations to join the panel that have not yet been accepted or declined.

benchmarked to the quarterly Call Report data, which cover the full universe of commercial banks. The accuracy experienced with the current panel is presented in Table 2.a for small banks and Table 2.b for foreign-related institutions, summarizing the benchmark effects since the last renewal in 2022. While the average revisions are not overly large, they are significant. Therefore, the Board recommends retaining the current authorized sample size of 850 respondents to avoid a deterioration in accuracy.

Table 2.a
Recent Benchmark Revisions to Estimates for Small Banks¹⁴
(\$ millions, n.s.a.¹⁵)

Item	Root Mean Square Revision ¹⁶	Maximum Absolute Revision	Average Level of Asset Item (\$ billions) ¹⁷	Root Mean Square Percentage Revision ¹⁸
Bank Credit	14,791	27,017	5,322	0.28
U.S. Treasury and Agency Securities, MBS	3,025	7,325	626	0.48
U.S. Treasury and Agency Securities, non-MBS	4,704	11,961	267	1.76
Other Securities, MBS	740	1,581	38	1.94
Other Securities, non-MBS	1,508	2,358	374	0.40
CLD Loans	888	1,434	285	0.31
Farm Loans	463	1,108	99	0.47
Multifamily (Over 5) Loans	1,283	1,910	280	0.46
Nonfarm Nonresidential Loans	2,159	3,359	1,073	0.20
Closed-end 1-4 Family Loans	2,394	4,306	752	0.32
Revolving Home Equity Loans	388	808	93	0.42
Commercial and Industrial Loans	4,136	8,683	713	0.58
Credit Card and Other Revolving	495	1,131	162	0.30
Auto Loans	249	500	73	0.34
All Other Consumer Loans	1,790	4,024	167	1.07
Loans to Nondepository Fin Inst.	4,060	13,692	108	3.77
All Other Loans	836	1,589	212	0.39
Cash	8,706	19,617	568	1.53
Total Assets	16,901	29,845	6,269	0.27
Other Deposits	14,012	22,298	4,837	0.29
Large Time Deposits	2,437	6,201	437	0.56
Total Borrowings	6,105	12,953	334	1.83
Total Liabilities	14,238	24,715	5,752	0.25

¹⁴ Summary statistics are calculated for 12 quarterly benchmarks from March 2021 to December 2023.

¹⁵ n.s.a. = not seasonally adjusted.

¹⁶ The root mean square revision is the square root of the averaged sum of squared revisions. This term may also be referred to as the standard deviation of the revisions around zero.

¹⁷ Average levels are averages of weekly data over the period of January 2021 to December 2023.

¹⁸ Root mean square revision divided by average level of asset item, multiplied by 100.

The root mean square revision as a result of 12 quarterly benchmarks between March 2021 and December 2023 was \$14.8 billion or 0.28 percent of the average level of bank credit. This measure implies that benchmarking revises quarterly bank credit growth estimates for small banks by an average of 1.1 percent at an annual rate. The maximum revision was 1.8 times greater than that amount.

Table 2.b
Recent Benchmark Revisions to Estimates for Foreign-Related Institutions¹⁹
(\$ millions, n.s.a.²⁰)

Item	Root Mean Square Revision ²¹	Maximum Absolute Revision	Average Level of Asset Item (\$ billions) ²²	Root Mean Square Percentage Revision ²³
Bank Credit	5,402	9,177	1,164	0.46
U.S. Treasury and Agency Securities, MBS	393	866	38	1.04
U.S. Treasury and Agency Securities, non-MBS	517	855	107	0.49
Other Securities, MBS	13	30	2	0.69
Other Securities, non-MBS	574	1,484	91	0.63
CLD Loans	734	1,416	12	6.11
Farm Loans	3	6	0	2.13
Multifamily (Over 5) Loans	246	679	16	1.56
Nonfarm Nonresidential Loans	998	2,348	66	1.51
Closed-end 1-4 Family loans	69	199	1	8.88
Commercial and Industrial Loans	3,316	6,516	452	0.73
Loans to Nondepository Fin. Inst.	954	1,814	165	0.58
All Other Loans	754	1,876	212	0.36
Cash	15,394	32,079	1,224	1.26
Total Assets	12,772	22,496	3,118	0.41
Other Deposits	3,686	8,492	493	0.75
Large Time Deposits	6,285	17,739	782	0.80
Total Borrowings	6,298	12,243	967	0.65
Total Liabilities	11,737	19,876	3,115	0.38

As shown in the last column of Table 2.b, the percentage root mean square revisions over the past 12 benchmarks for foreign-related institutions greatly exceed those for the small banks shown in Table 2.a. The root mean square revision of \$5.4 billion, or 0.46 percent of the average level of bank credit, implies an average 1.8 percent benchmark revision at an annual rate. Some

¹⁹ Summary statistics are calculated for 12 quarterly benchmarks from March 2021 to December 2023.

²⁰ n.s.a. = not seasonally adjusted.

²¹ The root mean square revision is the square root of the averaged sum of squared revisions. This term may also be referred to as the standard deviation of the revisions around zero.

²² Average levels are averages of weekly data over the period of January 2021 to December 2023.

²³ Root mean square revision divided by average level of asset item, multiplied by 100.

components of bank credit and total assets are significantly worse in accuracy; components of commercial real estate loans, for example, have average benchmark revisions ranging from over 6 percent to over 24 percent at an annual rate and cash has an average benchmark revision of over 5 percent.

Frequency and Time Schedule

The FR 2644 report would continue to be submitted weekly, as of the close of business each Wednesday, for banks with \$5 billion or more in total assets. The Board proposes that the smallest banks (below \$5 billion in total assets as of the prior June 30 Call Report), which have much smaller intramonthly movements than the large banks, be given the option to file data for the first Wednesday of every month only, which will be utilized to derive weekly interpolated data. Weekly data are needed for accurate and timely construction of universe estimates used in the analysis of current banking developments. The balance sheet series are calculated and published weekly. The various data series are routinely monitored by staff and regularly included in materials prepared for the Board of Governors, the Federal Open Market Committee, and in public reports (including, for example, the semiannual Monetary Policy Report to Congress). Monitoring of these weekly data has also proven important during periods of rapid change in banking conditions or of volatility in financial markets. If these data were available on a less timely basis, staff's ability to monitor banking conditions, particularly during periods of rapid change or volatility, would be hindered.

Currently, respondents file the FR 2644 weekly, within a week of the as of Wednesday report date. The data are transmitted to the Reserve Banks via Reporting Central.

Public Availability of Data

Aggregate data are constructed at the Board by Thursday and the H.8 Statistical Release, *Assets and Liabilities of Commercial Banks in the United States*, is published on Friday afternoon with an as of date of two Wednesdays prior. The H.8 Statistical Release provides an estimated balance sheet for the commercial banking industry as a whole as well as for several bank groups (large domestically chartered banks, small domestically chartered banks, and foreign-related institutions), and it is followed by other government agencies, the banking industry, the financial press, and other users. The data are also used in constructing the commercial bank component of the Federal Reserve's G.19 release, *Consumer Credit*, and the Federal Reserve Bank of New York's RDE.

Legal Status

Section 2A of the Federal Reserve Act (FRA) requires that the Board and Federal Open Market Committee maintain long run growth of the monetary and credit aggregates commensurate with the economy's long run potential to increase production, so as to promote effectively the goals of maximum employment, stable prices, and moderate long-term interest rates (12 U.S.C. § 225a). The FR 2644 is a voluntary collection and is authorized for the entire respondent panel under this provision, as the Board uses the information obtained from the FR 2644 to fulfill its mandate under section 2A of the FRA. In addition, section 11(a)(2) of the

FRA authorizes the Board to require a depository institution to provide “reports of its liabilities and assets as the Board may determine to be necessary or desirable to enable the Board to discharge its responsibility to monitor and control monetary and credit aggregates” (12 U.S.C. § 248(a)(2)). Further, pursuant to section 7(c)(2) of the International Banking Act of 1978, the Board may also require U.S. branches and agencies of foreign banks to report certain information under the FRA (12 U.S.C. § 3105(c)(2)). The FR 2644 is voluntary, although the Board would have the authority to require depository institutions to file these reports.

Although the Board releases aggregate data derived from the FR 2644 in the weekly H.8 Statistical Release, individual bank information provided by each respondent is treated as confidential. Such individual bank data constitutes nonpublic commercial or financial information, which is both customarily and actually treated as private by the respondent, and thus may be kept confidential by the Board pursuant to exemption 4 of the Freedom of Information Act (5 U.S.C. § 552(b)(4)).

Consultation Outside the Agency

There has been no consultation outside the Federal Reserve System.

Public Comments

On November 15, 2024, the Board published an initial notice in the *Federal Register* (89 FR 90288) requesting public comment for 60 days on the extension, with revision, of the FR 2644. The comment period for this notice expired on January 14, 2025. The Board did not receive any comments. The Board adopted the extension, with revision, of the FR 2644 as originally proposed. On March 27, 2025, the Board published a final notice in the *Federal Register* (90 FR 13863).

Estimate of Respondent Burden

As shown in the table below, the estimated total annual burden for the FR 2644 is 108,290 hours, and would decrease to 50,568 hours with the revisions. The Board reduced the required reporting frequency for smaller institutions from weekly to monthly. The burden estimate was adjusted up one time using the standard Board burden calculation methodology. These reporting requirements represent less than 1 percent of the Board’s total paperwork burden.

FR 2644	<i>Estimated number of respondents²⁴</i>	<i>Estimated annual frequency</i>	<i>Estimated average hours per response</i>	<i>Estimated annual burden hours</i>
Current				
Weekly	850	52	2.45	108,290
Proposed				
Weekly	261	52	2.45	33,251
Monthly	589	12	2.45	<u>17,317</u>
<i>Proposed Total</i>				50,568
<i>Change</i>				(57,722)

The estimated total annual cost to the public for the FR 2644 is \$7,564,057, and would decrease to \$3,532,175 with the revisions.²⁵

Sensitive Questions

This information collection contains no questions of a sensitive nature, as defined by OMB guidelines.

Estimate of Cost to the Federal Reserve System

The estimated cost to the Federal Reserve System for collecting and processing the FR 2644 is \$ 28,400 for one-time costs and \$2,760,600 for ongoing costs.

²⁴ Of the actual respondents, 237 are considered small entities as defined by the Small Business Administration (i.e., entities with less than \$850 million in total assets). Size standards effective March 17, 2023. See <https://www.sba.gov/document/support-table-size-standards>.

²⁵ Total cost to the responding public is estimated using the following formula: total burden hours, multiplied by the cost of staffing, where the cost of staffing is calculated as a percent of time for each occupational group multiplied by the group's hourly rate and then summed (30% Office & Administrative Support at \$23, 45% Financial Managers at \$84, 15% Lawyers at \$85, and 10% Chief Executives at \$124). Hourly rates for each occupational group are the (rounded) mean hourly wages from the Bureau of Labor Statistics (BLS), *Occupational Employment and Wages May 2023*, published April 3, 2024, <https://www.bls.gov/news.release/ocwage.t01.htm>. Occupations are defined using the BLS Standard Occupational Classification System, <https://www.bls.gov/soc/>.

Attachments

- 1. Coverage of Universe Data by the FR 2644 Sample**
- 2. FR 2644 Usage Table**

Attachment 1
Coverage of Universe Data by the FR 2644 Sample
(Shown as percentage; based on December 31, 2023, Call Reports)

FR 2644 Item	Bank Group		
	Domestically Chartered	Small Domestic	Foreign-Related
1. Cash	92.0	64.4	90.4
2. Securities:			
a. U.S. Treasury securities and U.S. government agency obligations:			
(1) Mortgage-backed securities	93.4	71.9	88.9
(2) Other U.S. government and U.S. agency obligations	91.1	55.7	98.2
b. Other securities			
(1) Mortgage-backed securities	86.2	63.8	95.6
(2) All other securities	83.1	57.3	87.7
3. Federal funds sold and securities purchased under agreements to resell	96.8	61.1	94.4
4. Loans and leases:			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	73.2	62.8	68.0
(2) Secured by farmland	34.0	29.9	99.5
(3) Secured by 1-4 family residential properties:			
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	86.9	67.4	0
(b) Closed-end loans secured by 1-4 family residential properties	86.9	64.8	68.2
(4) Secured by multifamily (5 or more) residential properties	75.8	59.3	83.4
(5) Secured by nonfarm nonresidential properties	73.7	62.5	74.7
b. Loans to, and acceptances of, commercial banks in the U.S.	93.2	32.1	67.6
c. Commercial and industrial loans	89.7	68.0	88.1
d. Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards and other revolving credit plans	99.1	95.1	n.a.
(2) Auto loans	95.3	70.3	n.a.
(3) Other consumer loans	89.7	79.9	n.a.
e. Loans to nondepository financial institutions	96.4	73.6	91.8
f. All other loans and leases	91.2	68.1	95.1
g. Allowance for loan and lease losses	89.8	71.7	n.a.
5. Other assets:			

a. Net due from related foreign offices	99.9	88.4	94.0
b. All other assets (including trading assets)	91.7	69.1	97.2
6. Total assets	88.8	65.5	91.1
7. Total deposits:			
a. Time deposits of \$100,000 or more	79.8	55.2	92.6
b. All other deposits	89.4	66.4	90.6
8. Borrowings	89.0	66.5	93.1
9. Other liabilities:			
a. Net due to related foreign offices	99.1	98.3	86.9
b. All other liabilities (including trading liabilities)	96.6	72.7	97.8
10. Total liabilities	89	65.4	91.1

n.a. - Not available

Attachment 2
FR 2644 Usage Table

FR 2644 Item	Usage
1. Cash	H.8; sources and uses of funds.
2. Securities:	
a. U.S. Treasury securities and U.S. government agency obligations:	
(1) Mortgage-backed securities	Bank credit; H.8; investment strategy; analysis of MBS market.
(2) Other U.S. government and U.S. agency obligations	Bank credit; H.8; investment strategy.
b. Other securities	
(1) Mortgage-backed securities	Bank credit; H.8; investment strategy; analysis of MBS market.
(2) All other securities	Bank credit; H.8; investment strategy.
3. Federal funds sold and securities purchased under agreements to resell	H.8; sources and uses of funds
4. Loans and leases:	
a. Loans secured by real estate:	
(1) Construction, land development, and other land loans	Bank credit; H.8; commercial sector.
(2) Secured by farmland	Bank credit; H.8; commercial sector.
(3) Secured by 1-4 family residential properties:	
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	Bank credit; H.8; consumer borrowing.
(b) Closed-end loans secured by 1-4 family residential properties	Bank credit; H.8; consumer borrowing.
(4) Secured by multifamily (5 or more) residential properties	Bank credit; H.8; commercial/residential sectors.
(5) Secured by nonfarm nonresidential properties	Bank credit; H.8; commercial/residential sectors.
b. Loans to, and acceptances of, commercial banks in the U.S.	H.8; interbank borrowing.
c. Commercial and industrial loans	Bank credit; H.8; analysis of commercial lending.

d. Loans to individuals for household, family, and other personal expenditures:	
(1) Credit cards and other revolving credit plans	Bank credit; H.8; consumer borrowing
(2) Automobile loans	Bank credit; H.8; consumer borrowing
(3) Other consumer loans	Bank credit; H.8; consumer borrowing.
e. Loans to nondepository financial institutions	Bank credit; H.8; analysis of alternative business lending.
f. All other loans and leases	Bank credit; H.8.
g. Allowance for loan and lease losses	H.8; derivation of net total assets.
5. Other assets:	
a. Net due from related foreign offices	H.8; managed liabilities.
b. All other assets	H.8; sources and uses of funds.
6. Total assets	H.8.
7. Total deposits:	
a. Time deposits of \$100,000 or more	H.8; sources of funds analysis.
b. All other deposits	H.8; sources of funds analysis
8. Borrowings	H.8; managed liabilities
9. Other liabilities:	
a. Net due to related foreign offices	H.8; managed liabilities.
b. All other liabilities	H.8; sources of funds.
10. Total Liabilities	H.8.