

# US Commercial Banks

Yardeni Research, Inc.

*August 17, 2018*

**Dr. Edward Yardeni**

516-972-7683  
eyardeni@yardeni.com

**Mali Quintana**

480-664-1333  
aquintana@yardeni.com

Please visit our sites at  
[www.yardeni.com](http://www.yardeni.com)  
[blog.yardeni.com](http://blog.yardeni.com)



*thinking outside the box*

---

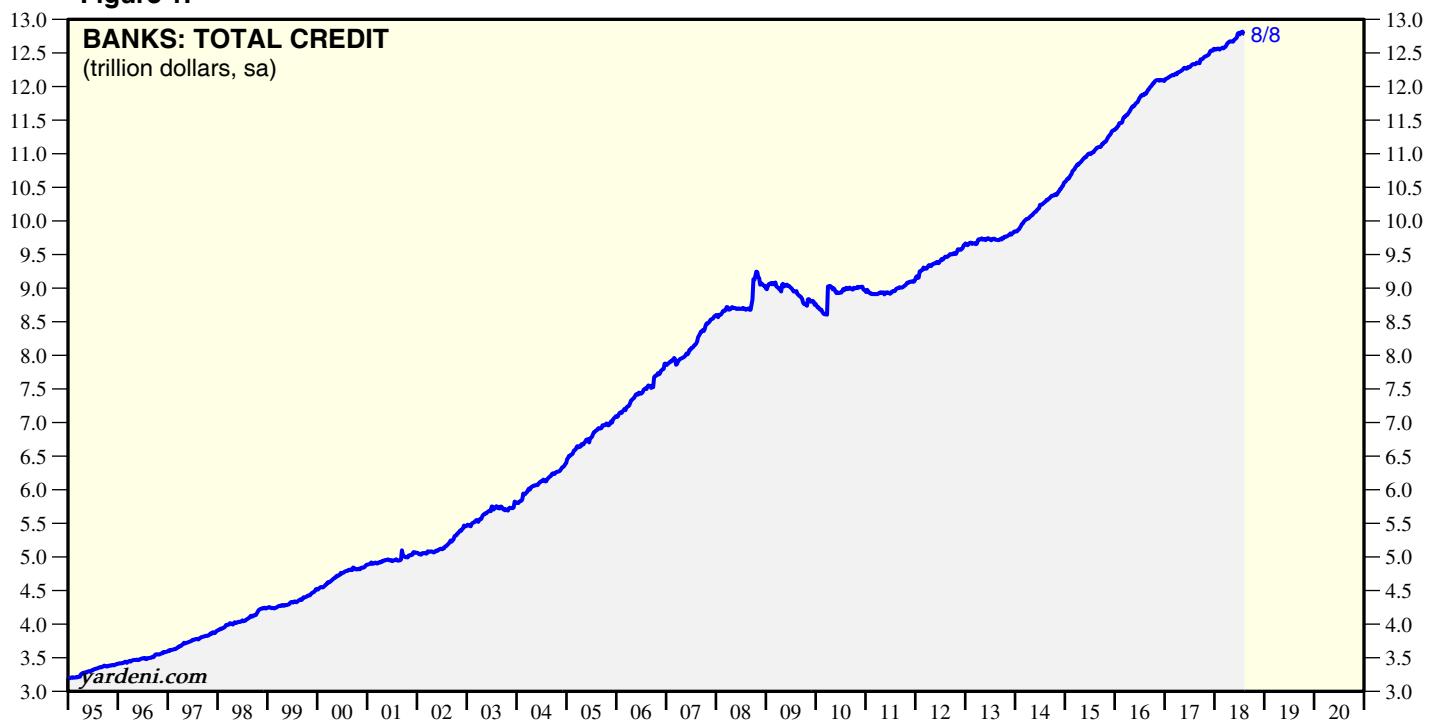
# *Table Of Contents*

---

Bank Credit	1-2
Securities	3-4
Loans	5
C&I Loans	6
Real Estate Loans	7
Liabilities	8-9
Borrowings	10-11
Miscellaneous Banking	12
Large Banks	13-15
Small Banks	16-18
Large & Small Banks	19-21
Commercial Bank Capital Proxy	22

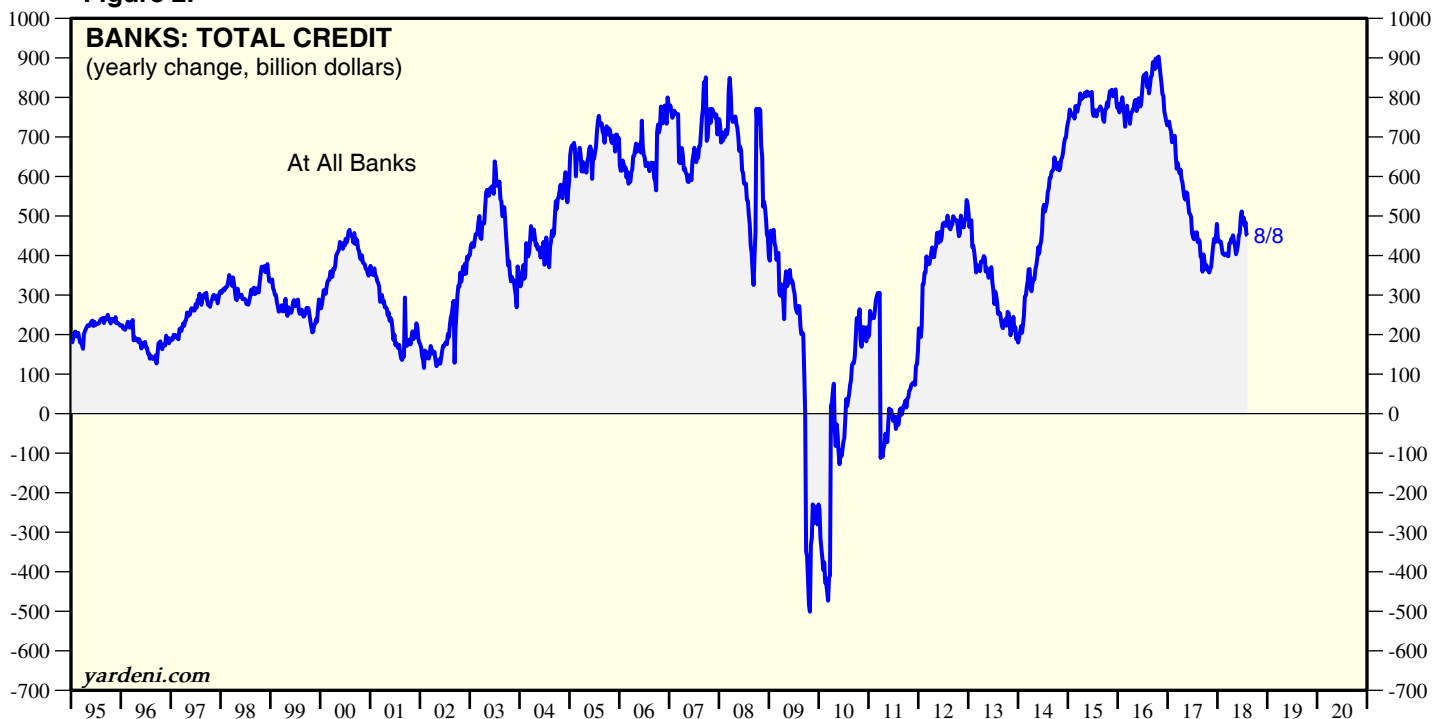
# Bank Credit

Figure 1.



\* Includes loans, leases, and securities.  
Source: Federal Reserve Board.

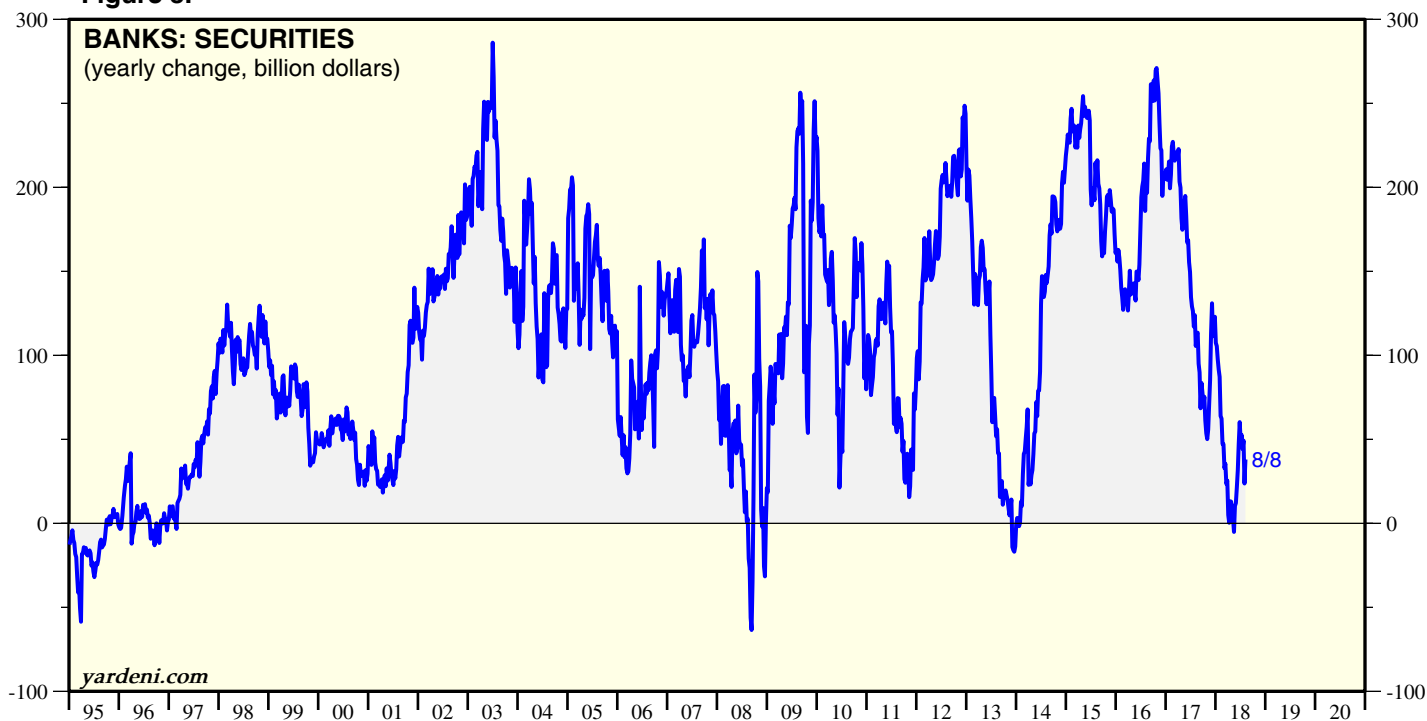
Figure 2.



Source: Federal Reserve Board.

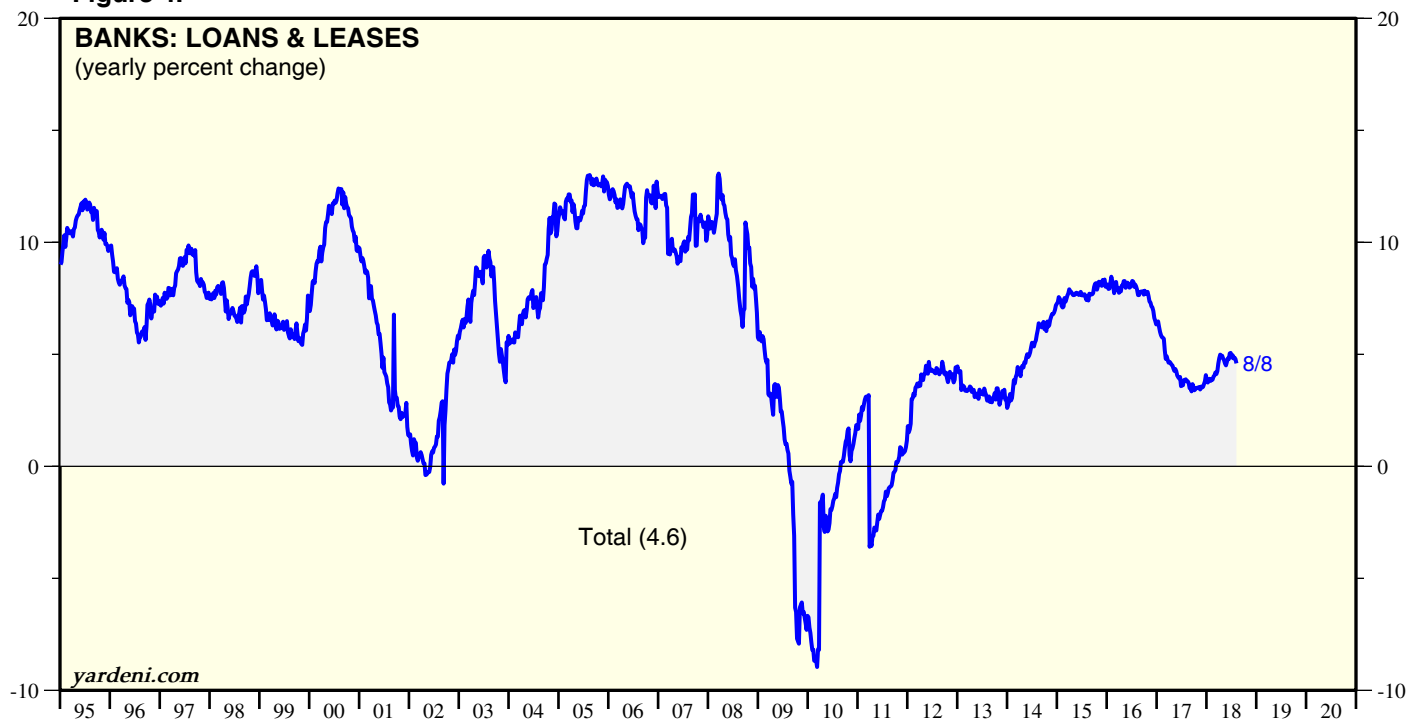
# Bank Credit

Figure 3.



Source: Federal Reserve Board.

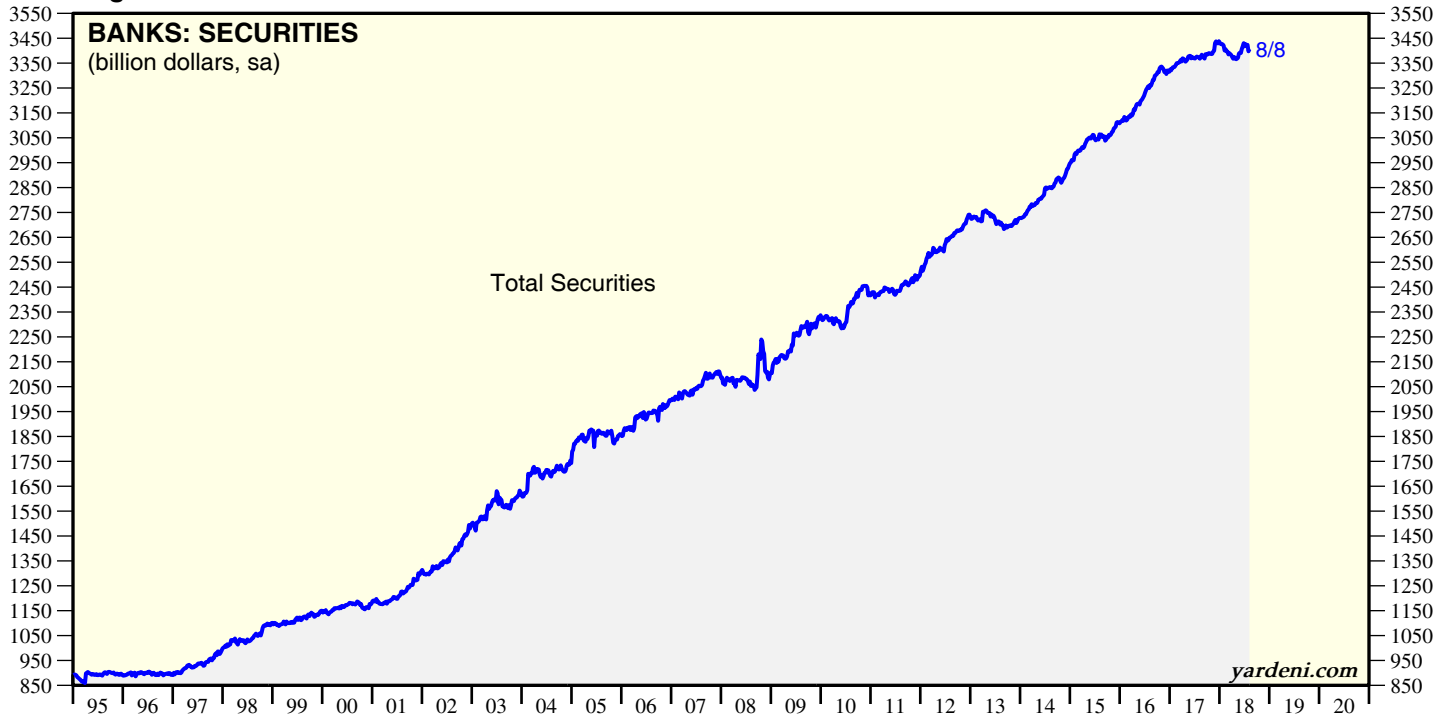
Figure 4.



Source: Federal Reserve Board.

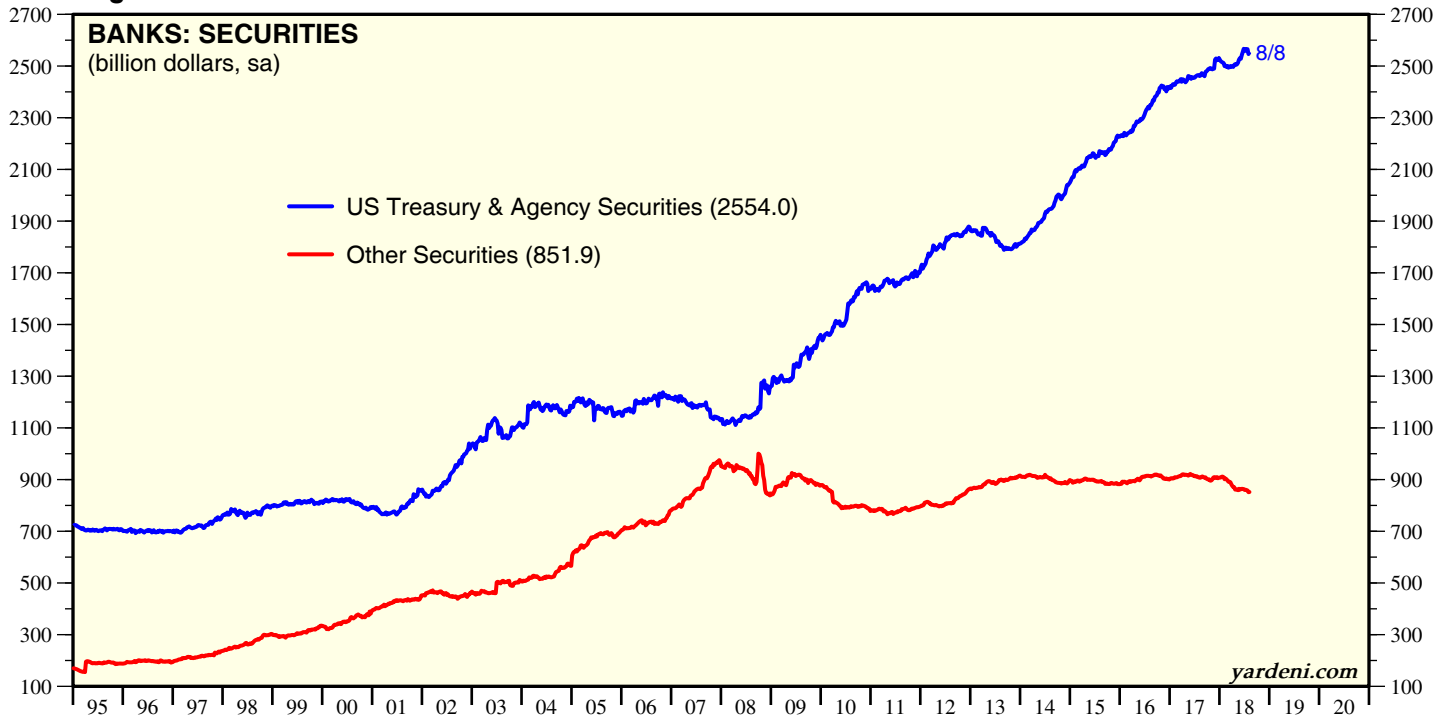
# Securities

Figure 5.



Source: Federal Reserve Board.

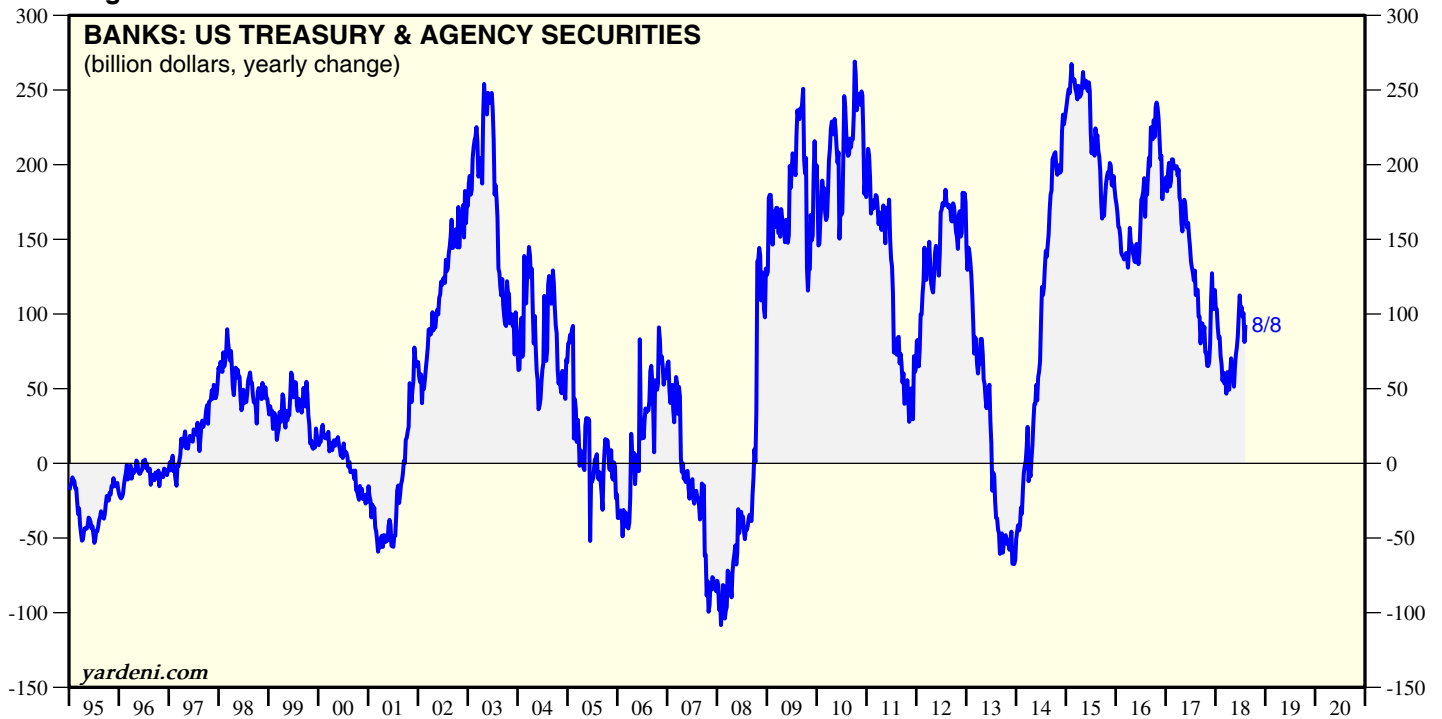
Figure 6.



Source: Federal Reserve Board.

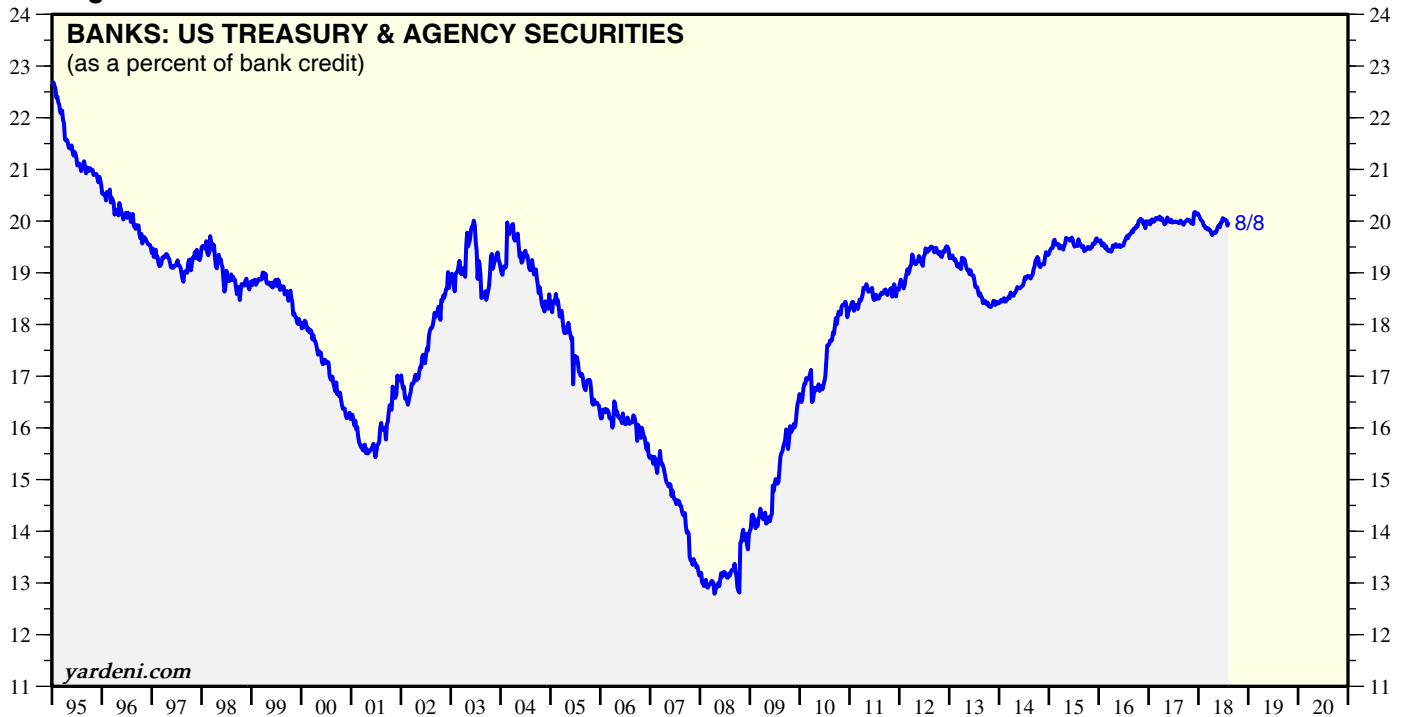
# Securities

Figure 7.



Source: Federal Reserve Board.

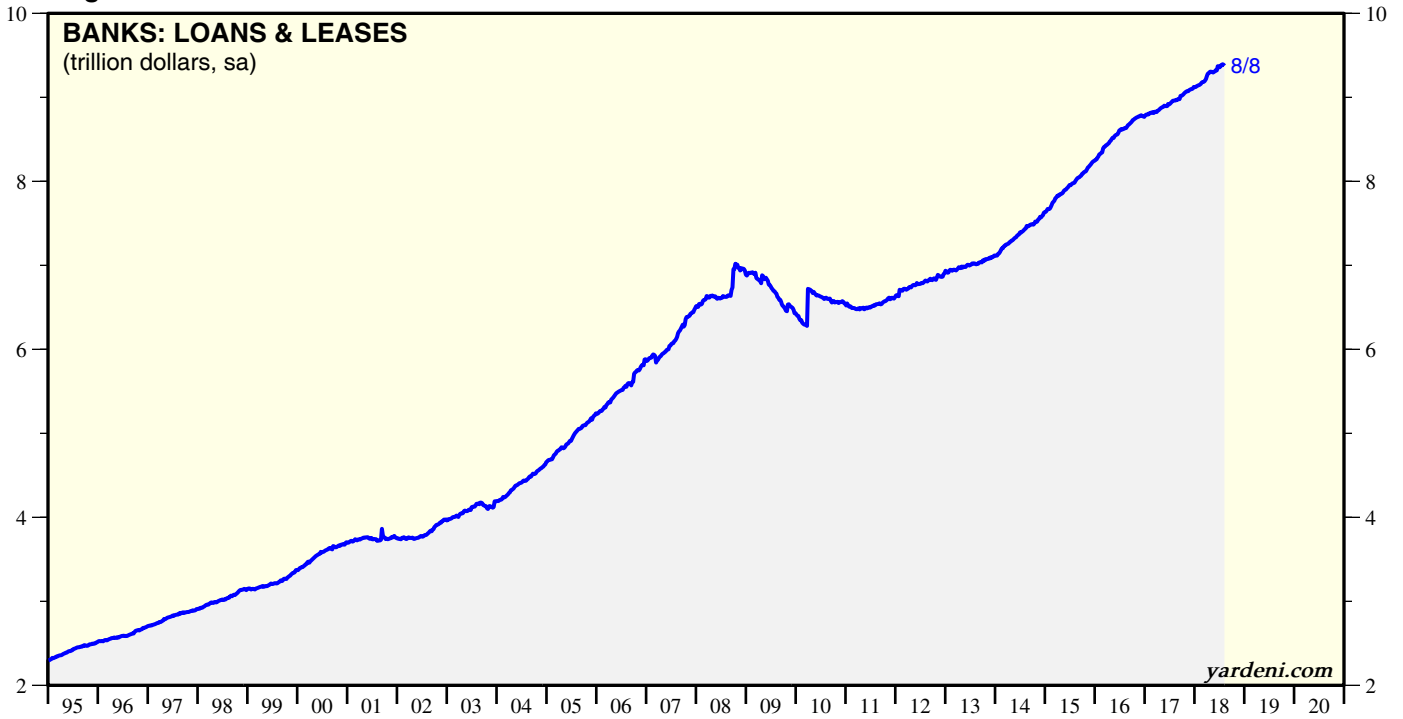
Figure 8.



Source: Federal Reserve Board.

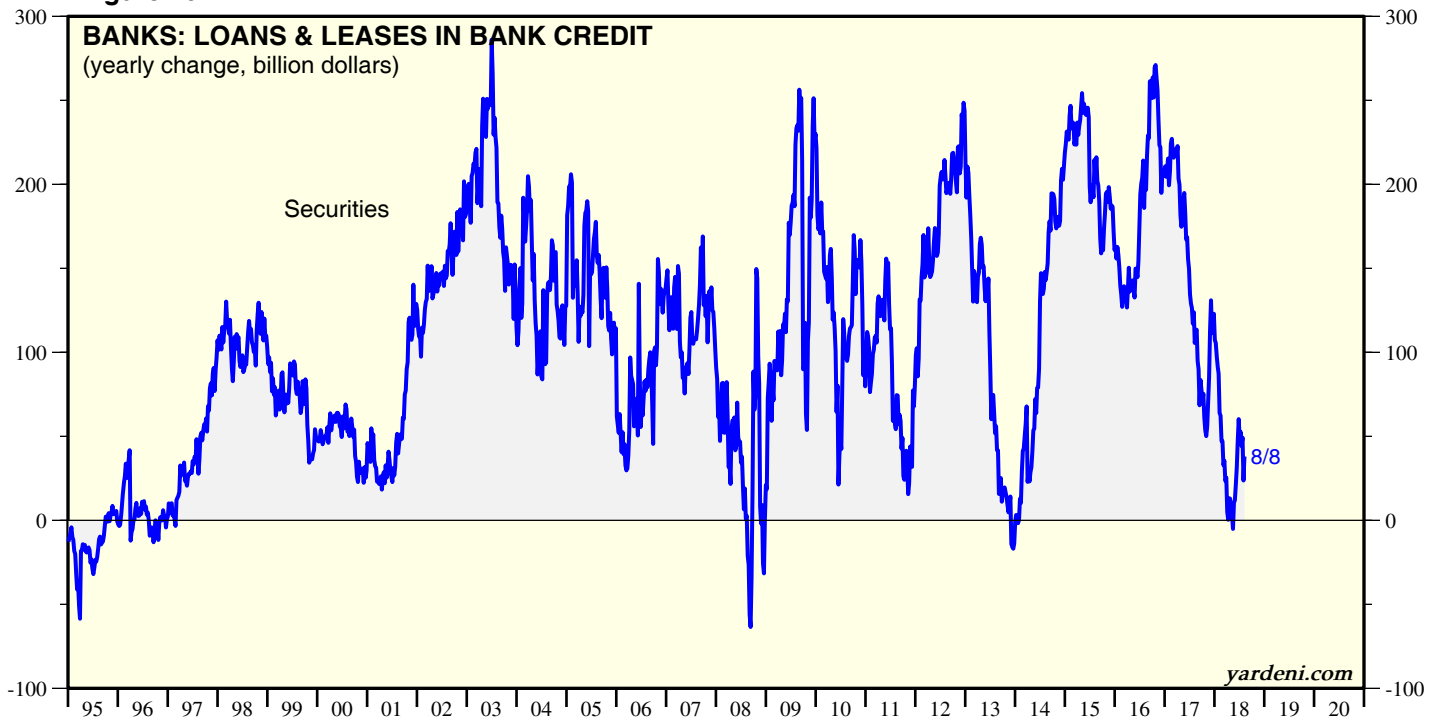
# Loans

Figure 9.



Source: Federal Reserve Board.

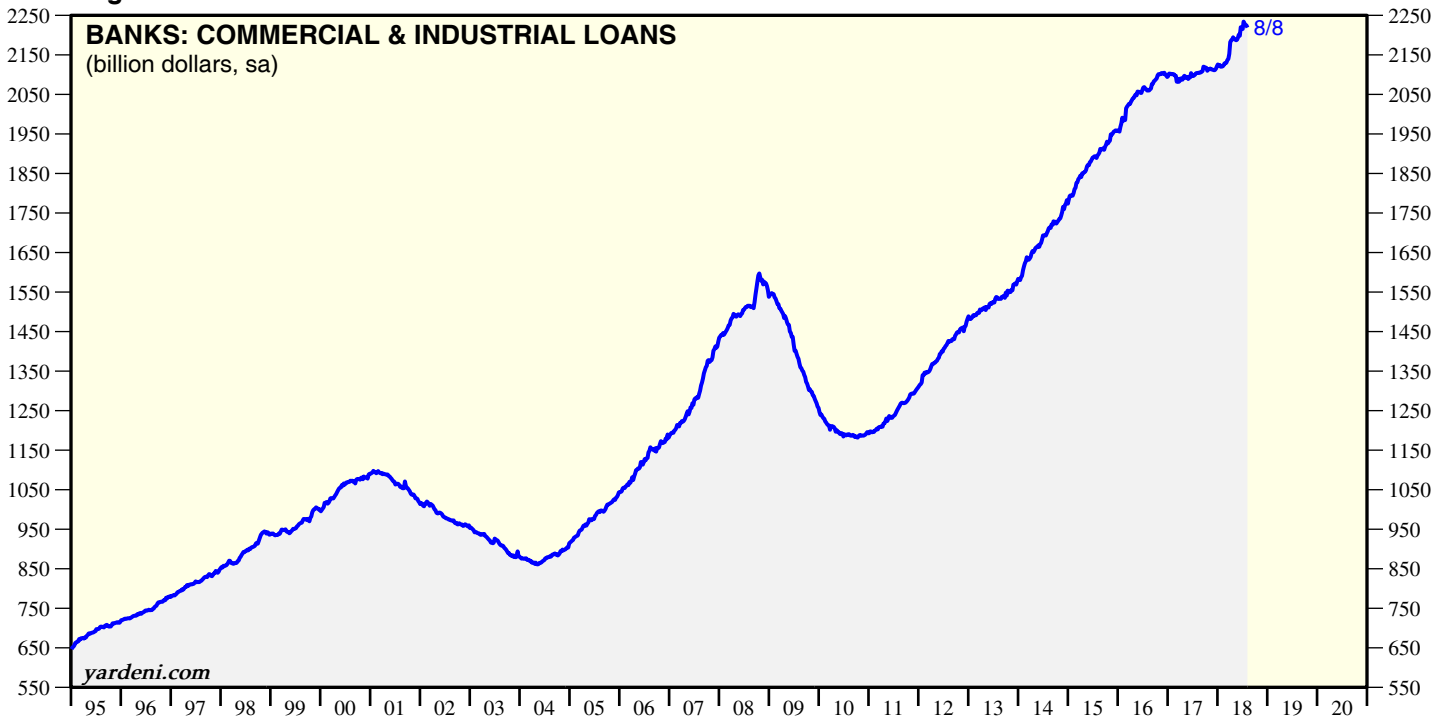
Figure 10.



Source: Federal Reserve Board.

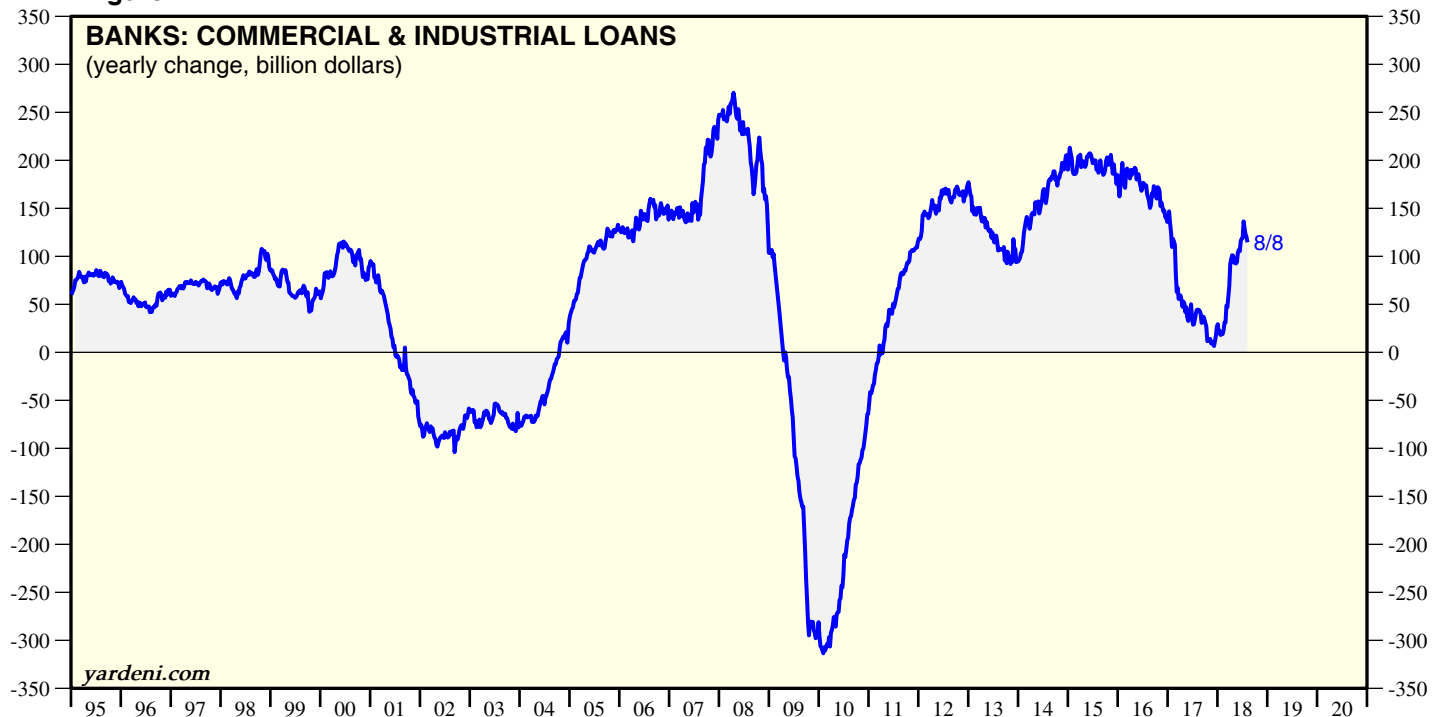
# C&I Loans

Figure 11.



Source: Federal Reserve Board.

Figure 12.

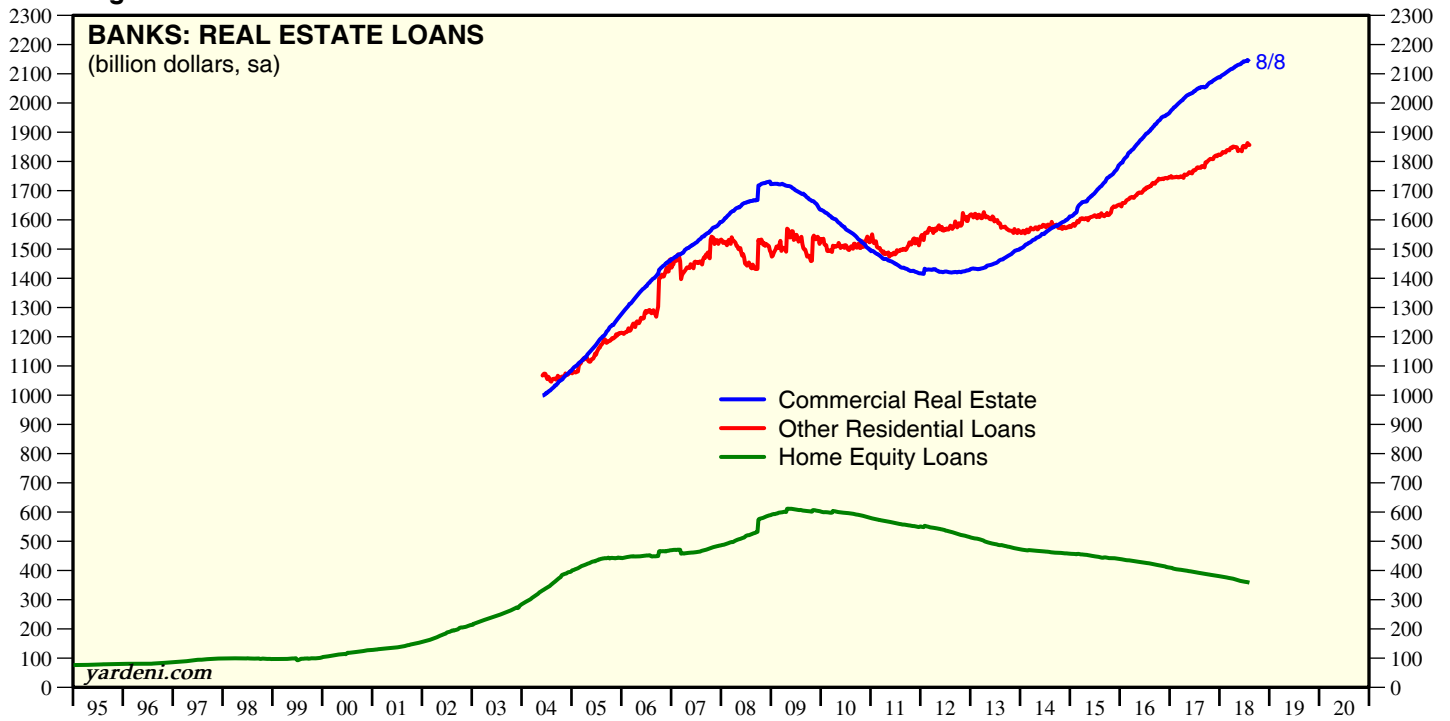


Source: Federal Reserve Board.



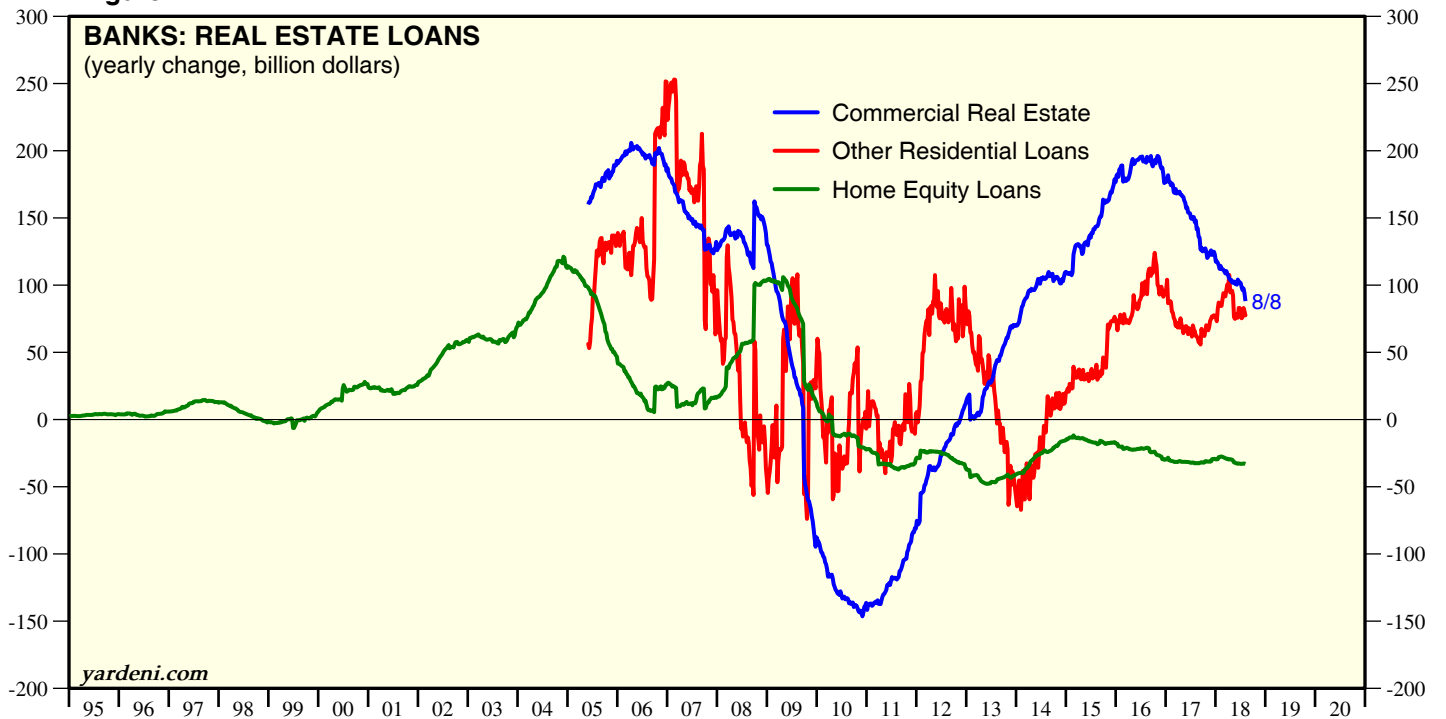
# Real Estate Loans

Figure 13.



Source: Federal Reserve Board.

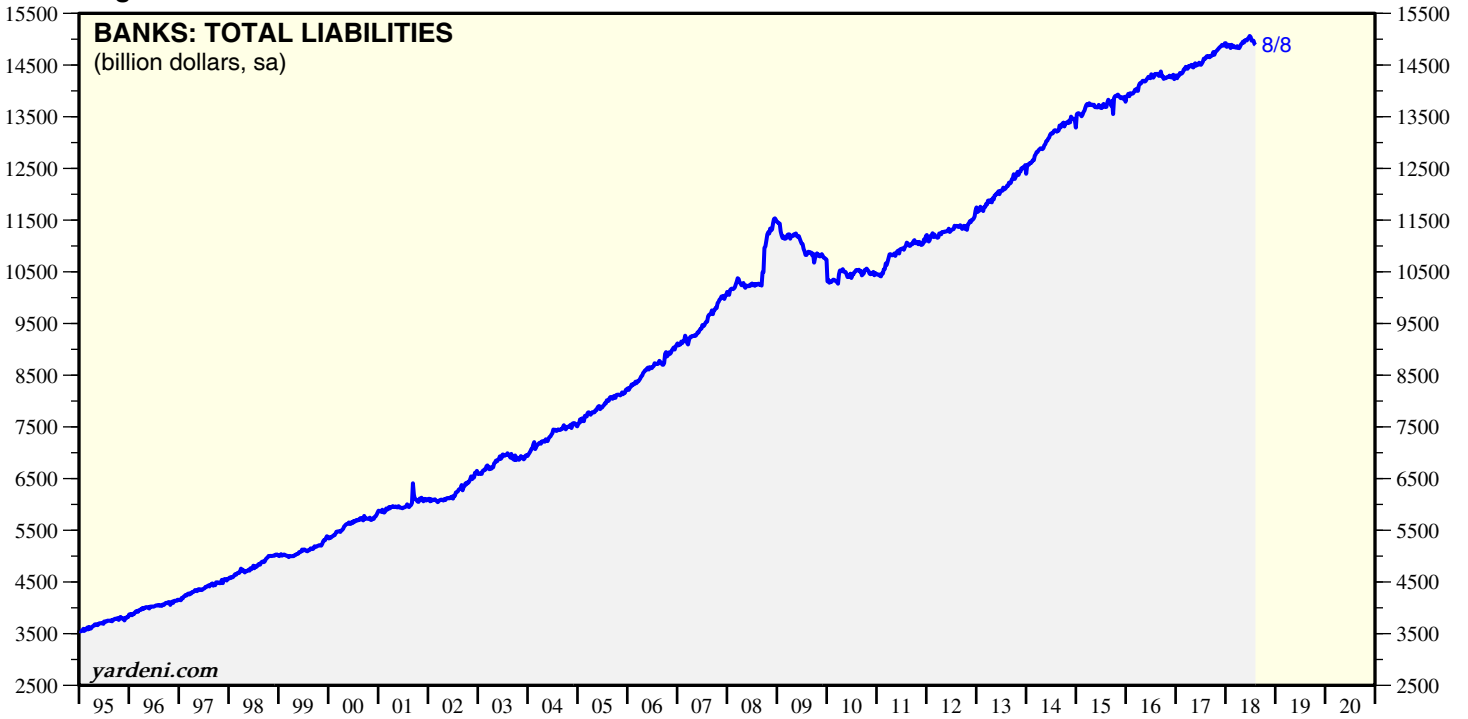
Figure 14.



Source: Federal Reserve Board.

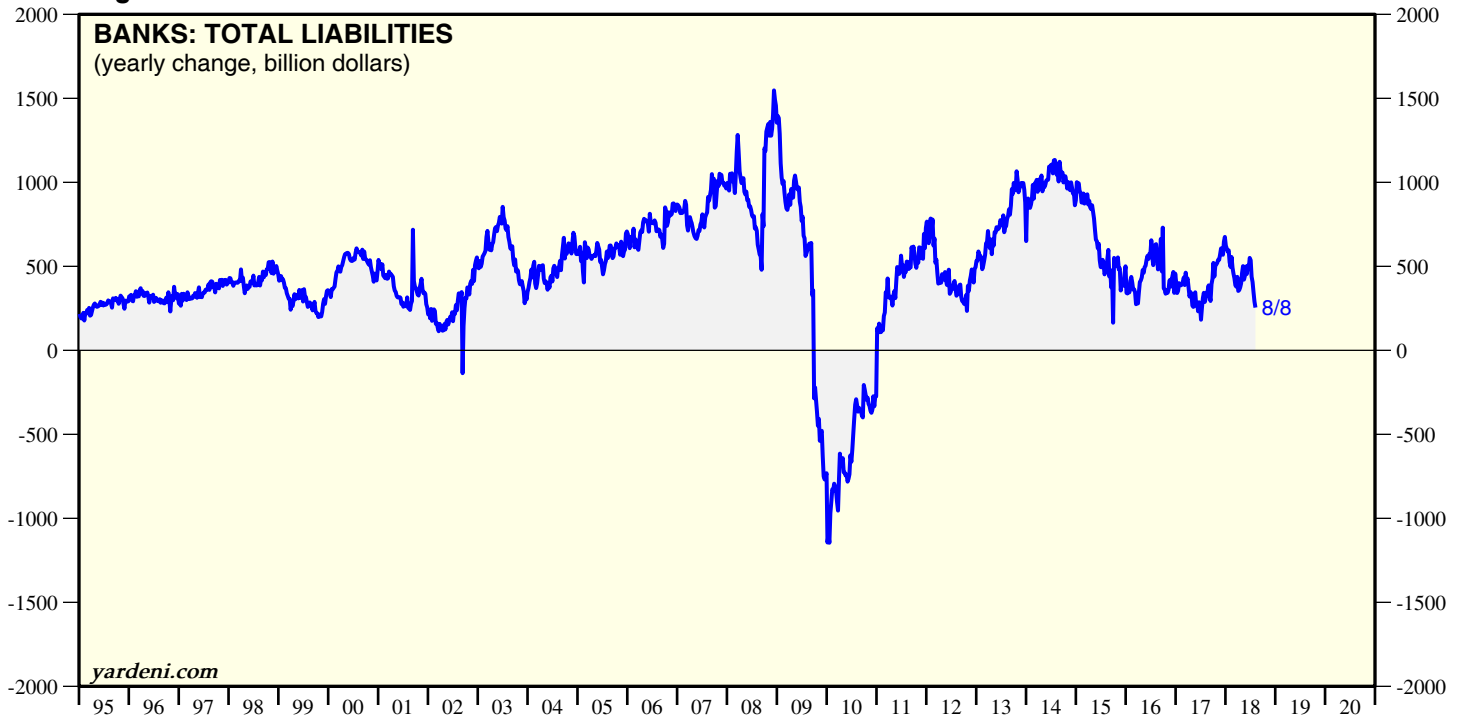
# Liabilities

Figure 15.



Source: Federal Reserve Board.

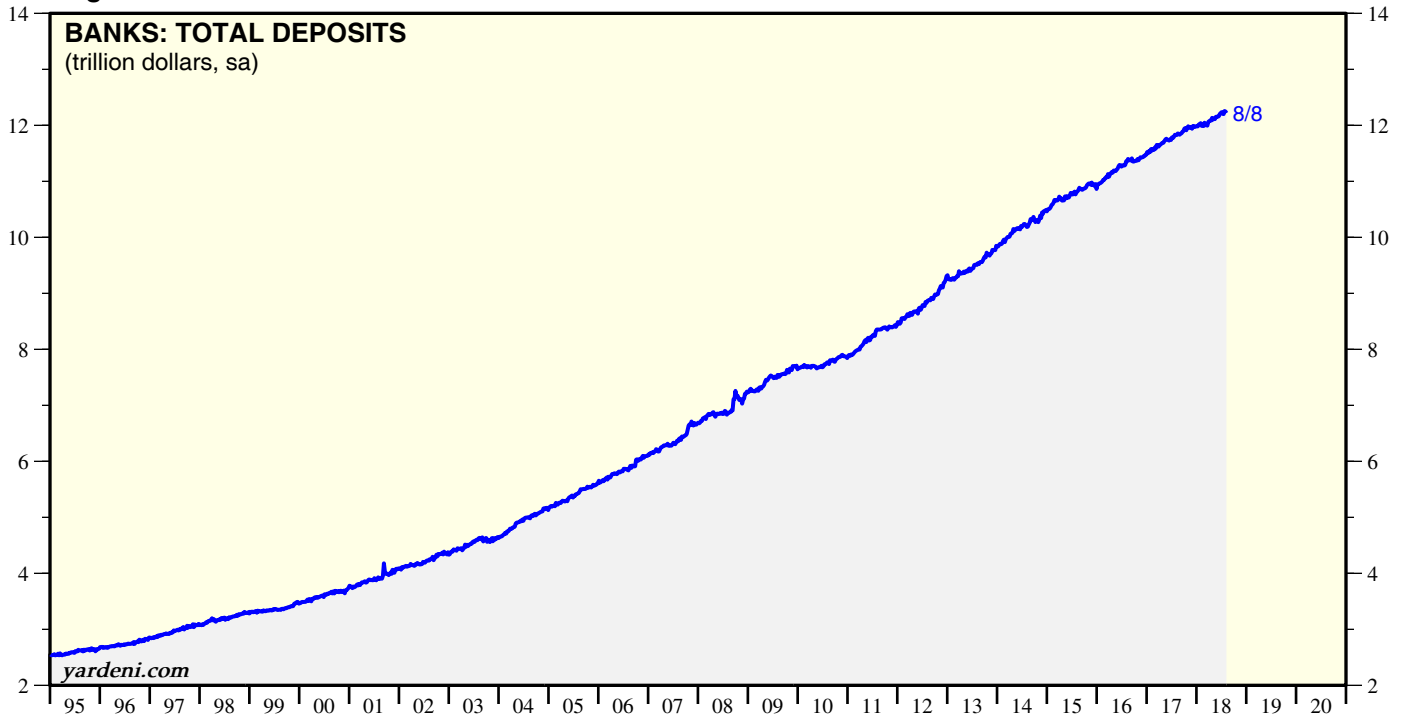
Figure 16.



Source: Federal Reserve Board.

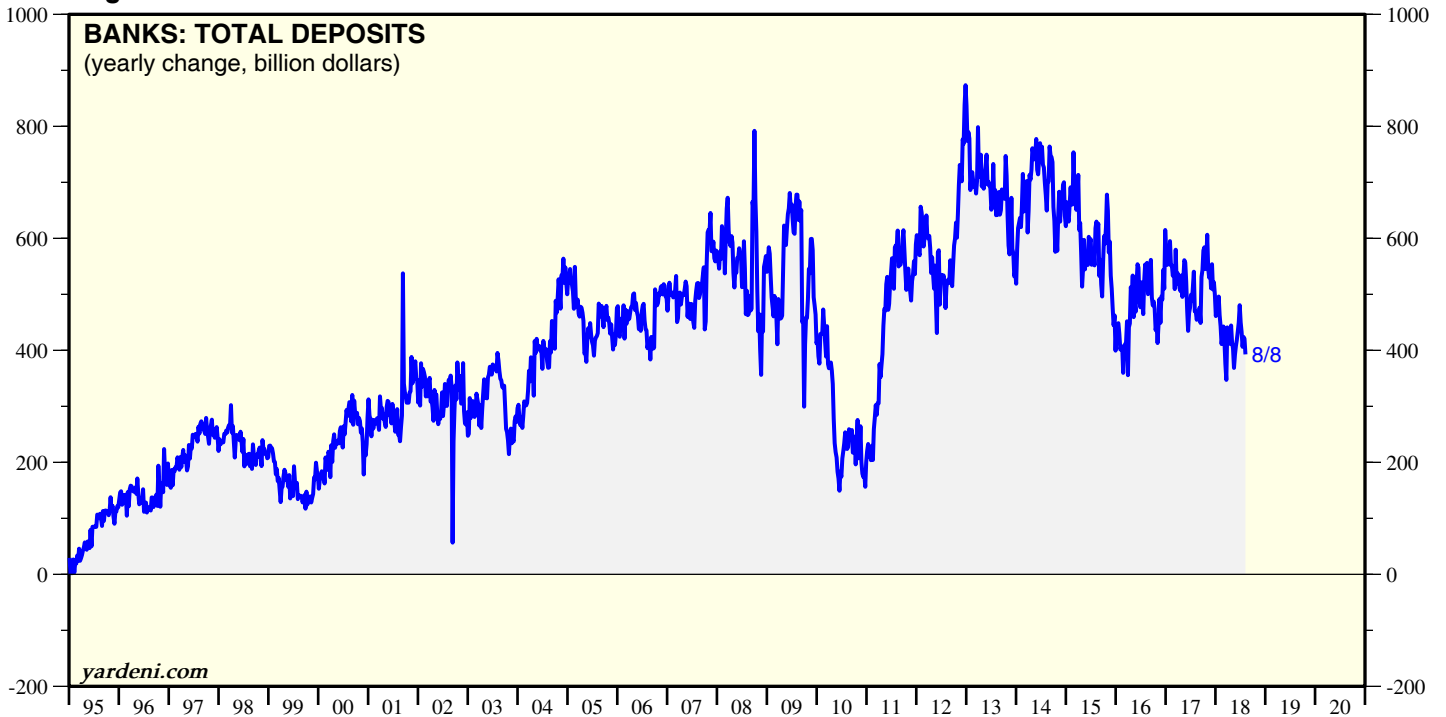
# Liabilities

Figure 17.



Source: Federal Reserve Board.

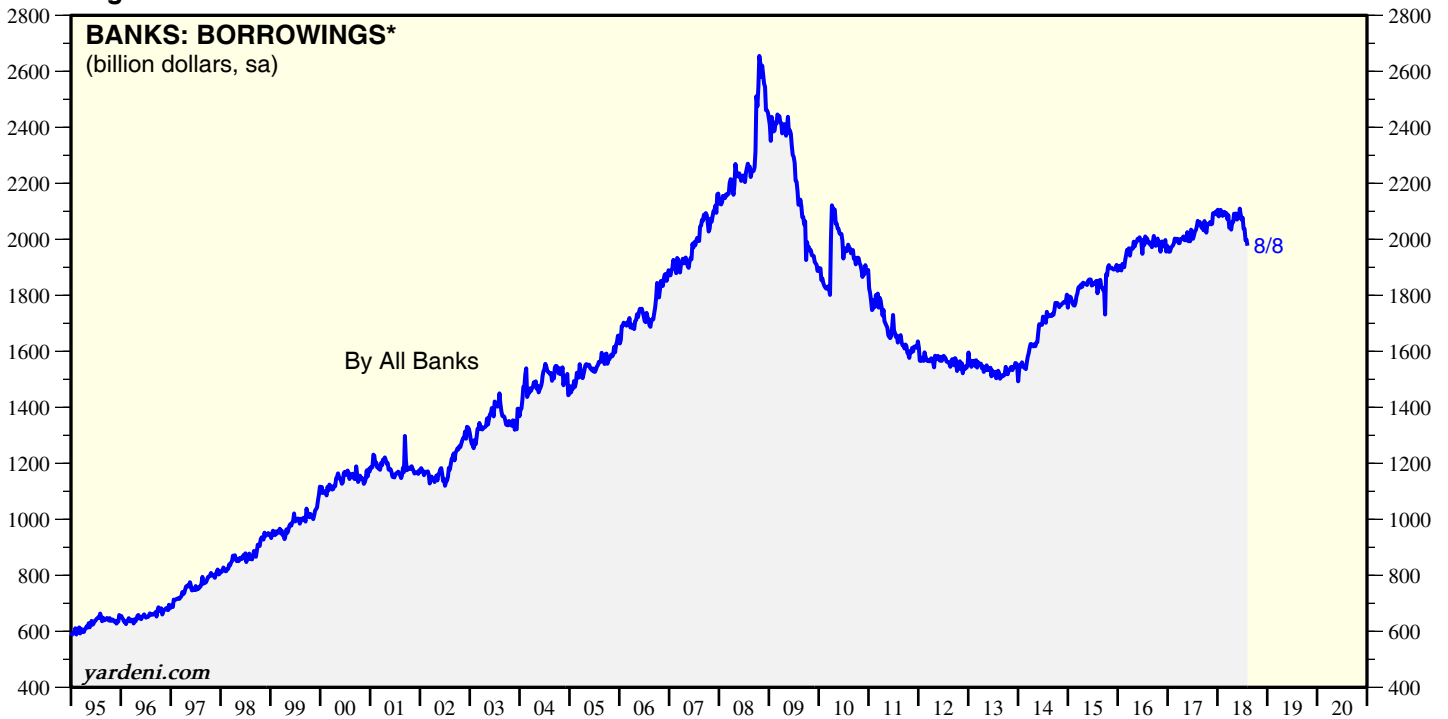
Figure 18.



Source: Federal Reserve Board.

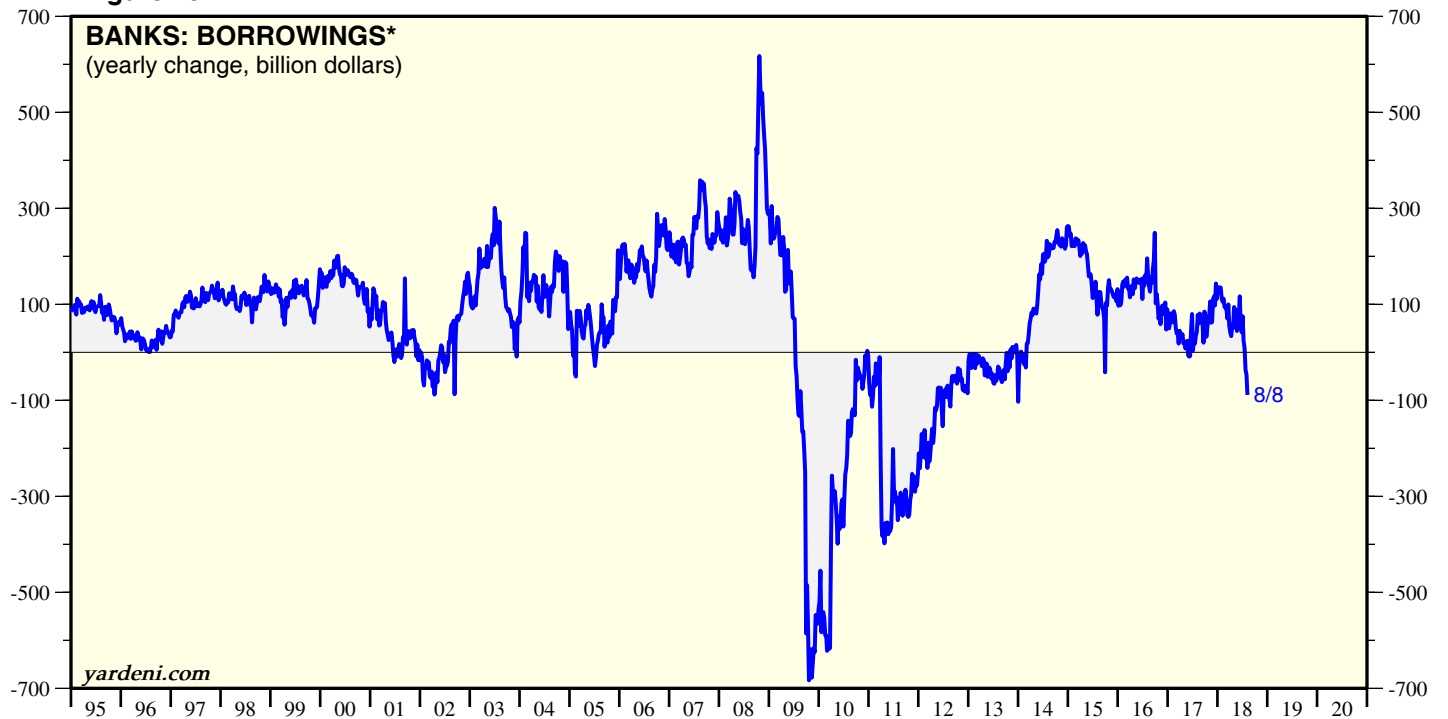
# Borrowings

Figure 19.



\* From banks and nonbanks in the U.S.  
Source: Federal Reserve Board.

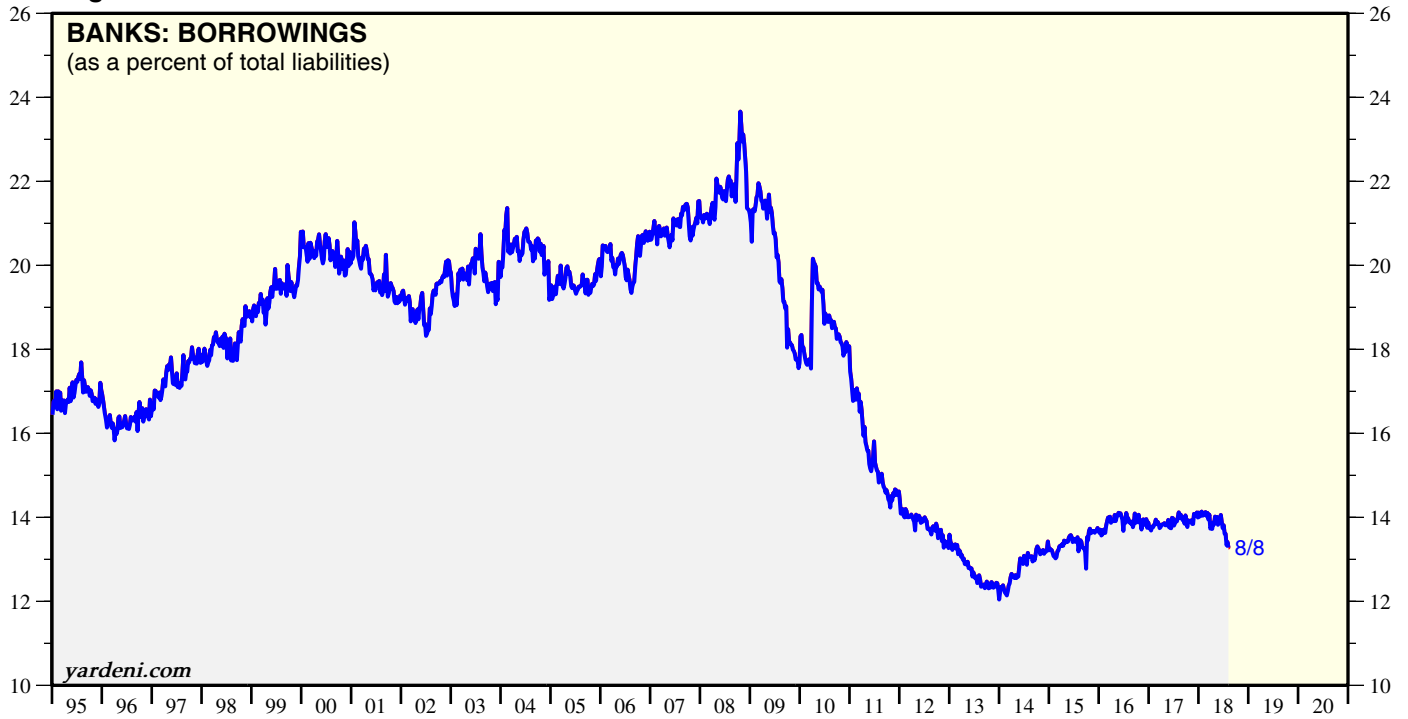
Figure 20.



\* From banks and nonbanks in the U.S.  
Source: Federal Reserve Board.

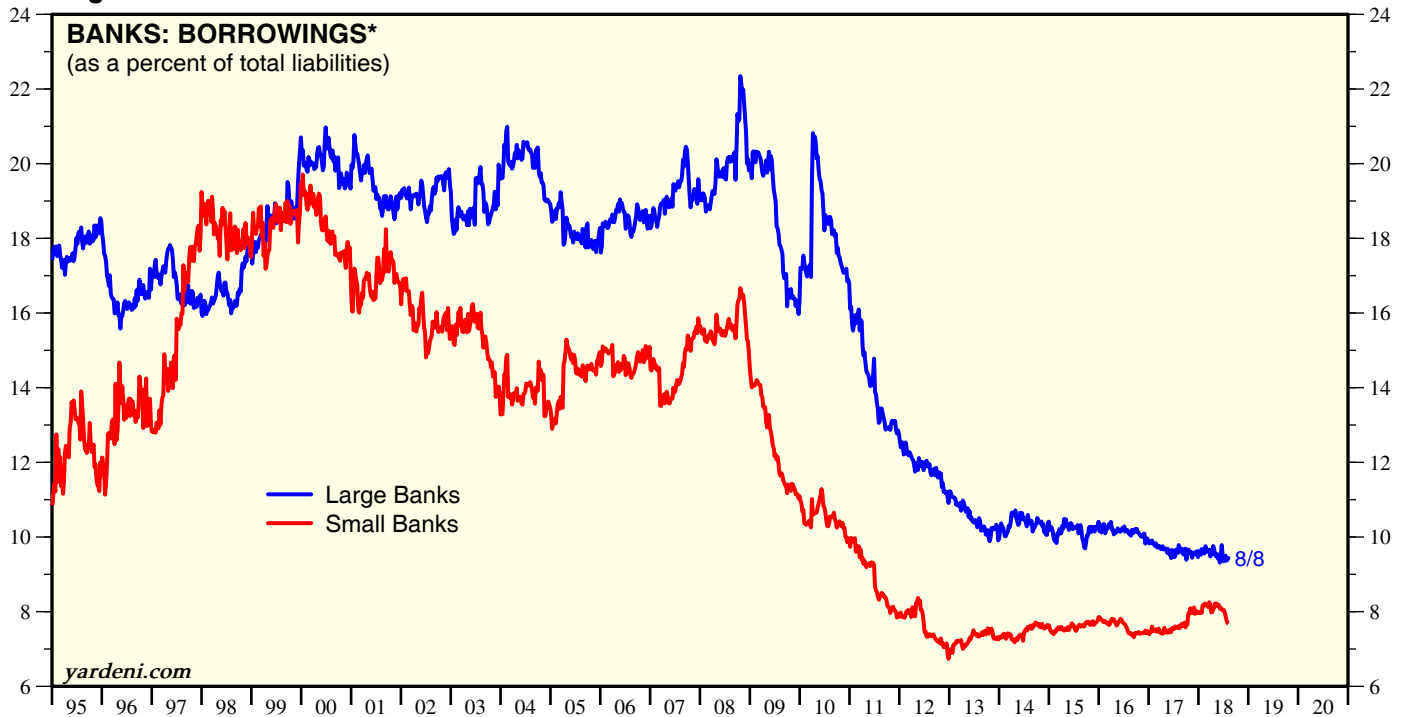
# Borrowings

Figure 21.



Source: Federal Reserve Board.

Figure 22.



\* From banks and nonbanks in the US.  
Source: Federal Reserve Board.

# Miscellaneous Banking

Figure 23.

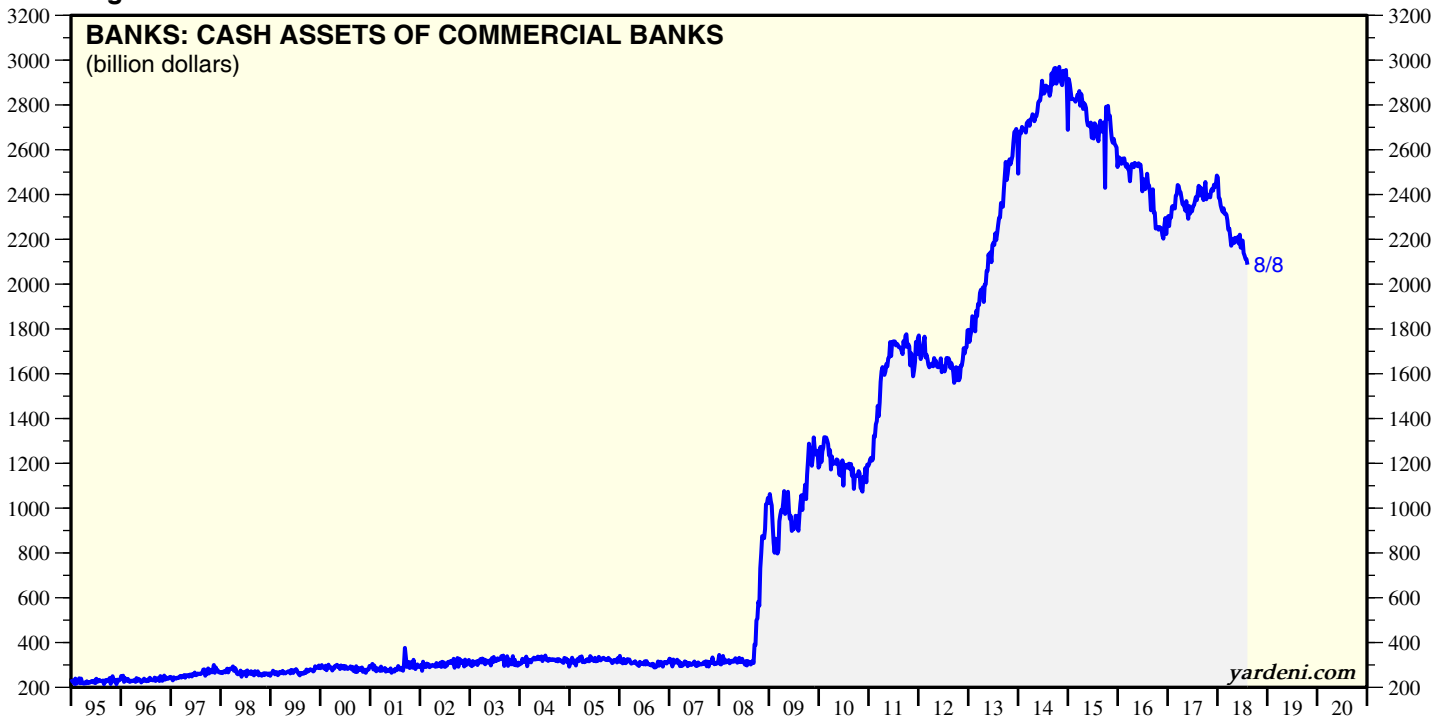
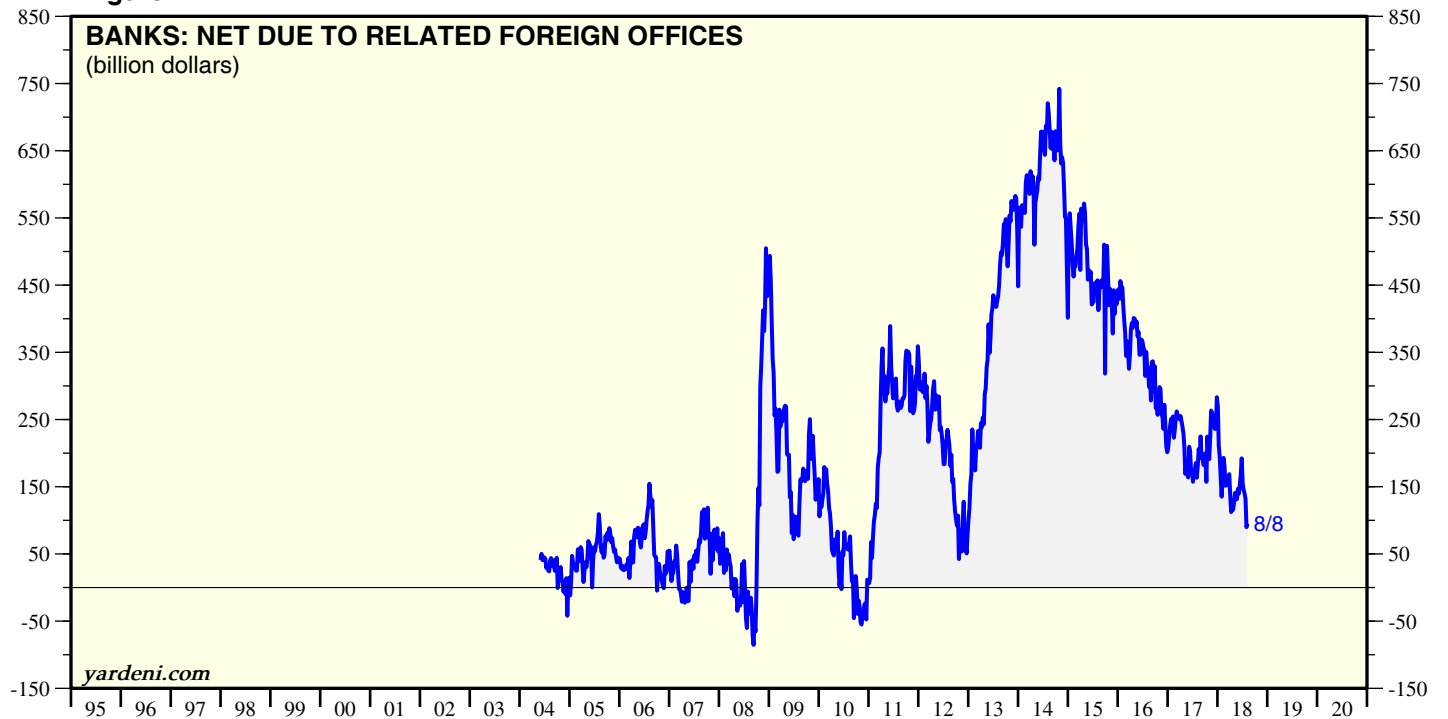
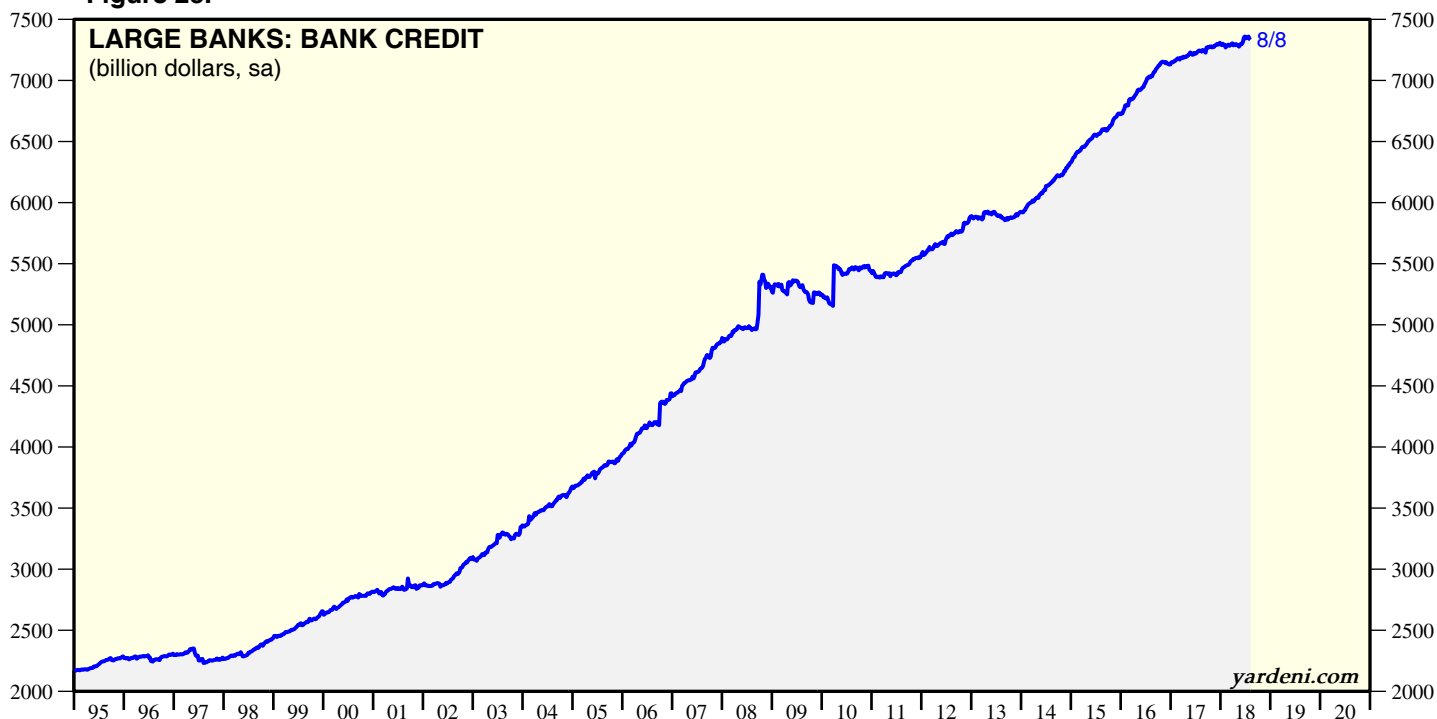


Figure 24.



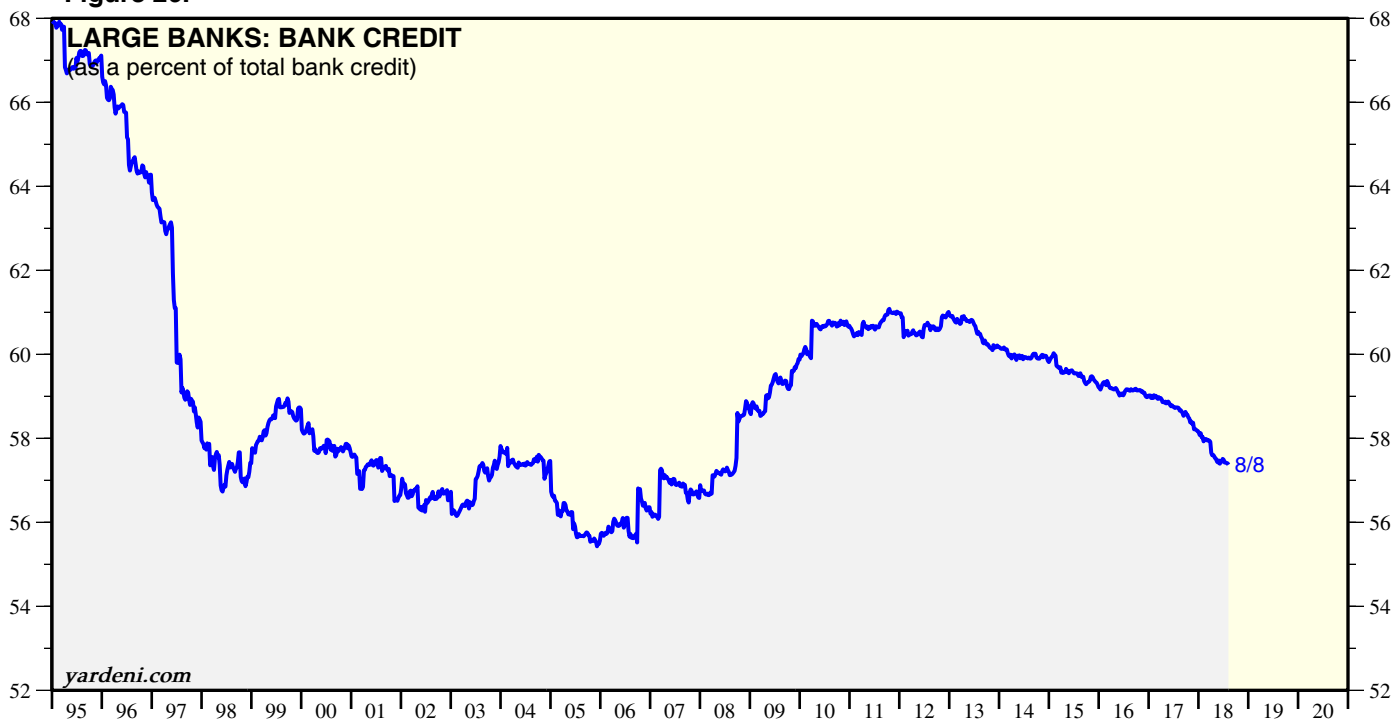
# Large Banks

Figure 25.



Source: Federal Reserve Board.

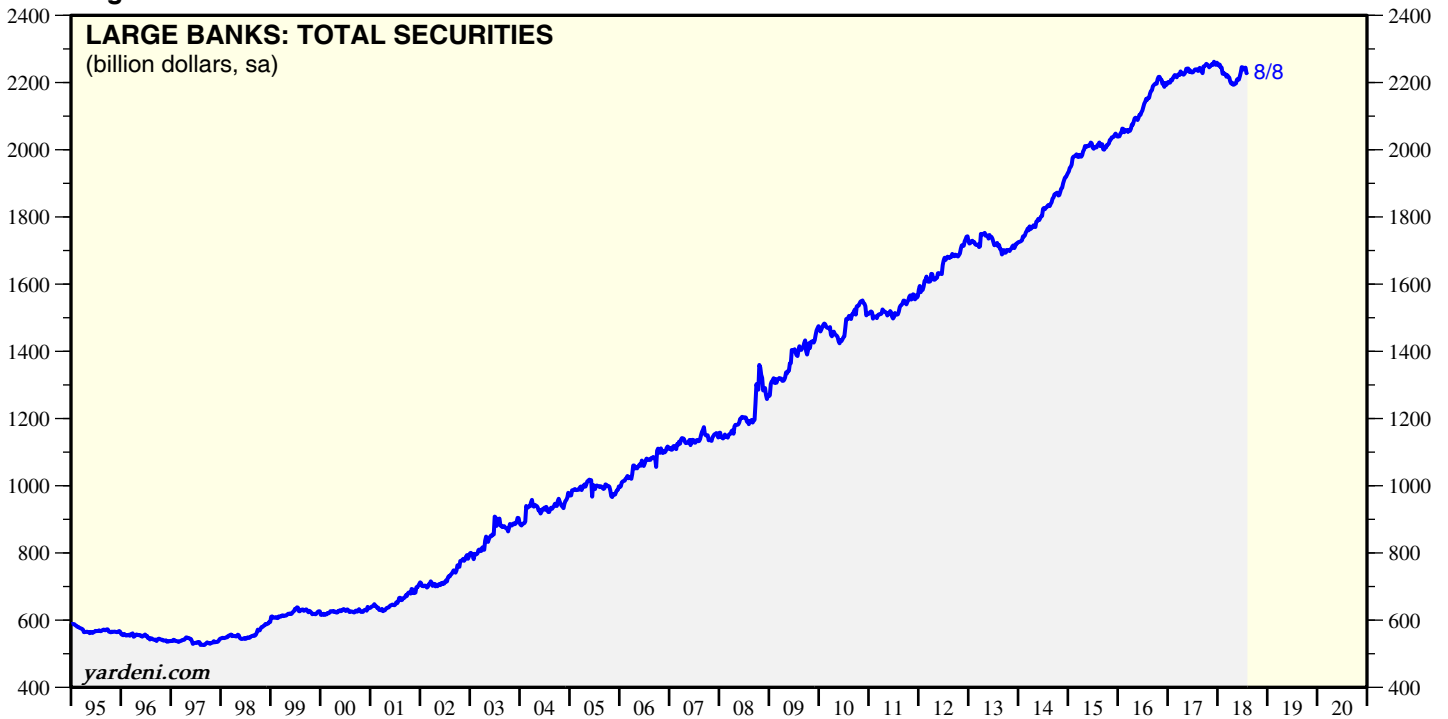
Figure 26.



Source: Federal Reserve Board.

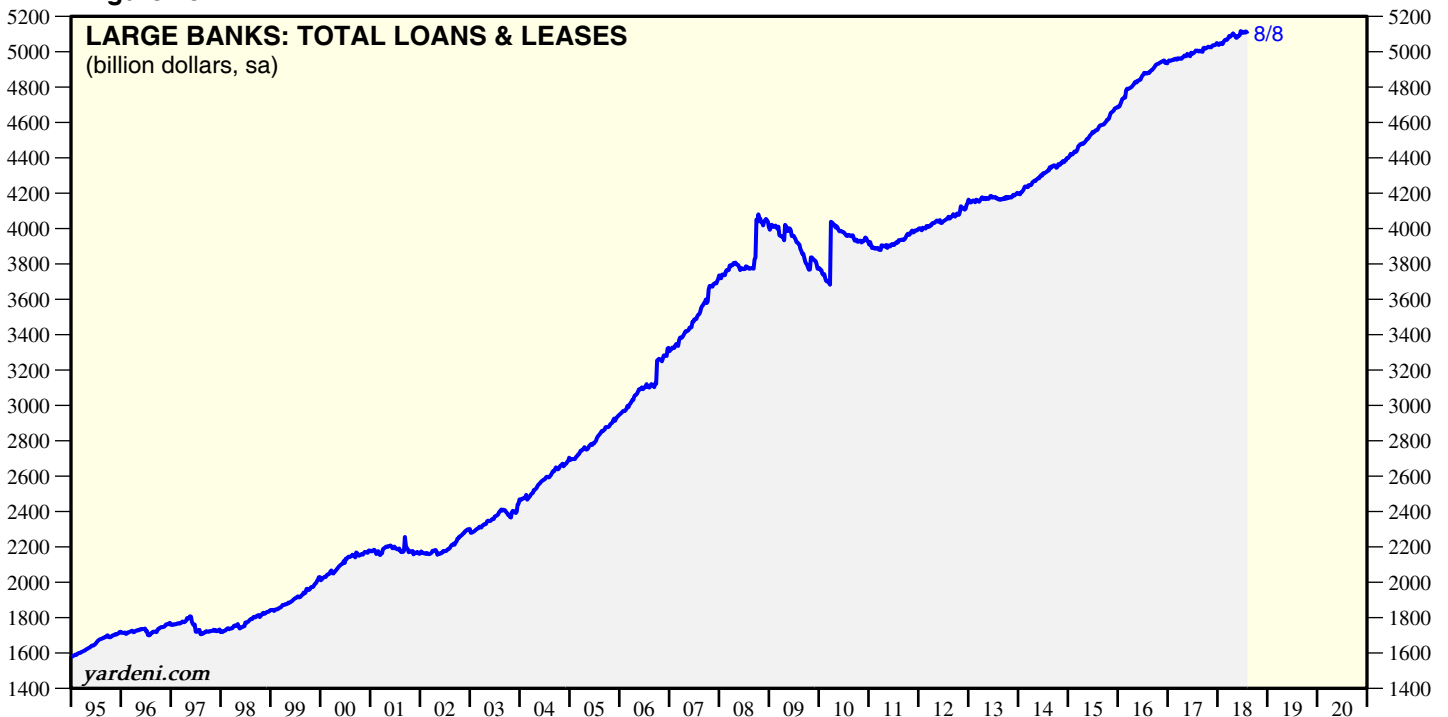
# Large Banks

Figure 27.



Source: Federal Reserve Board.

Figure 28.

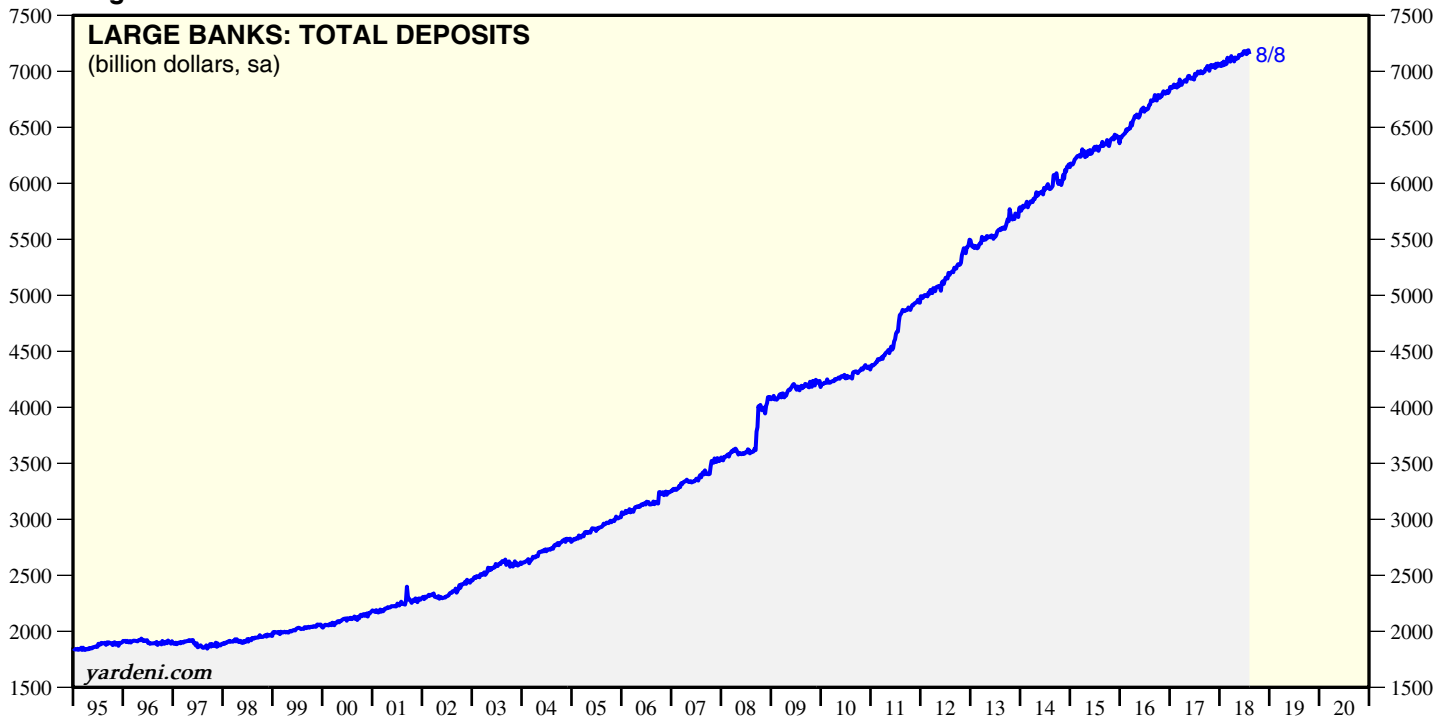


Source: Federal Reserve Board.



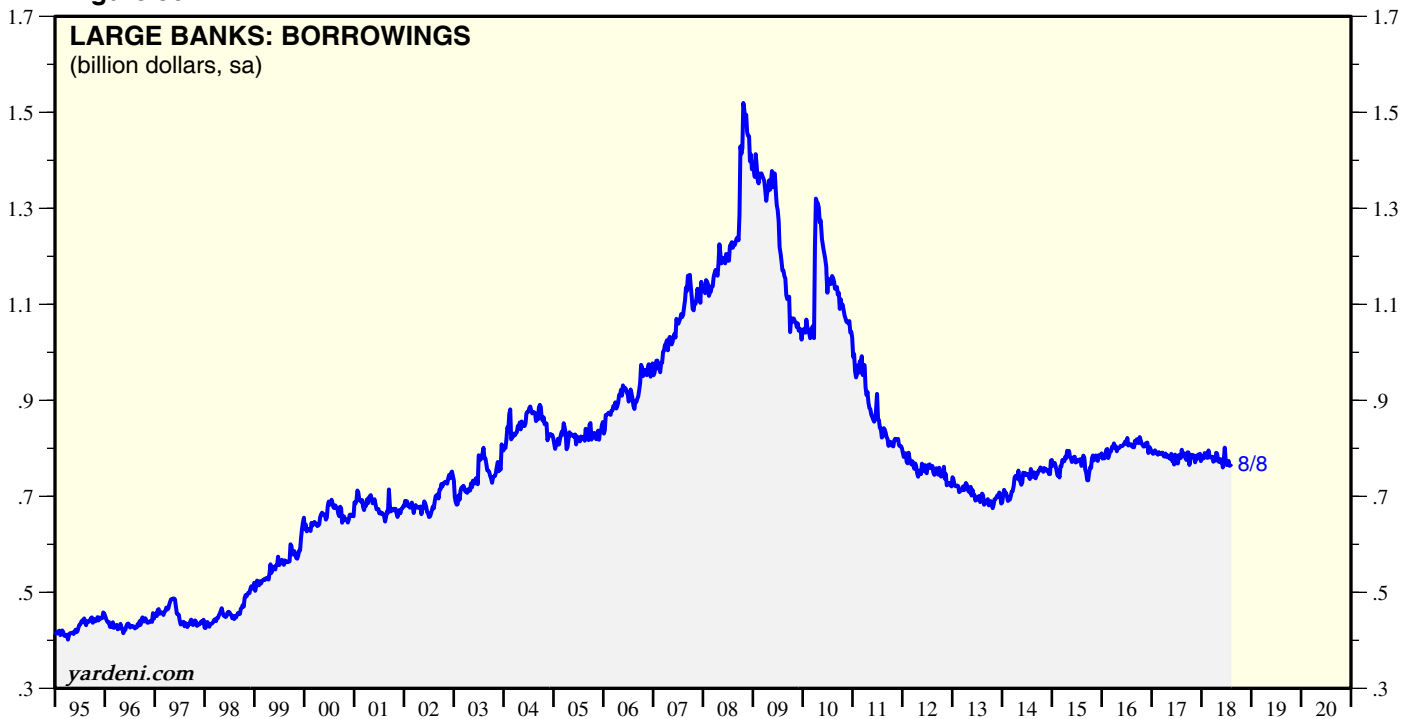
# Large Banks

Figure 29.



Source: Federal Reserve Board.

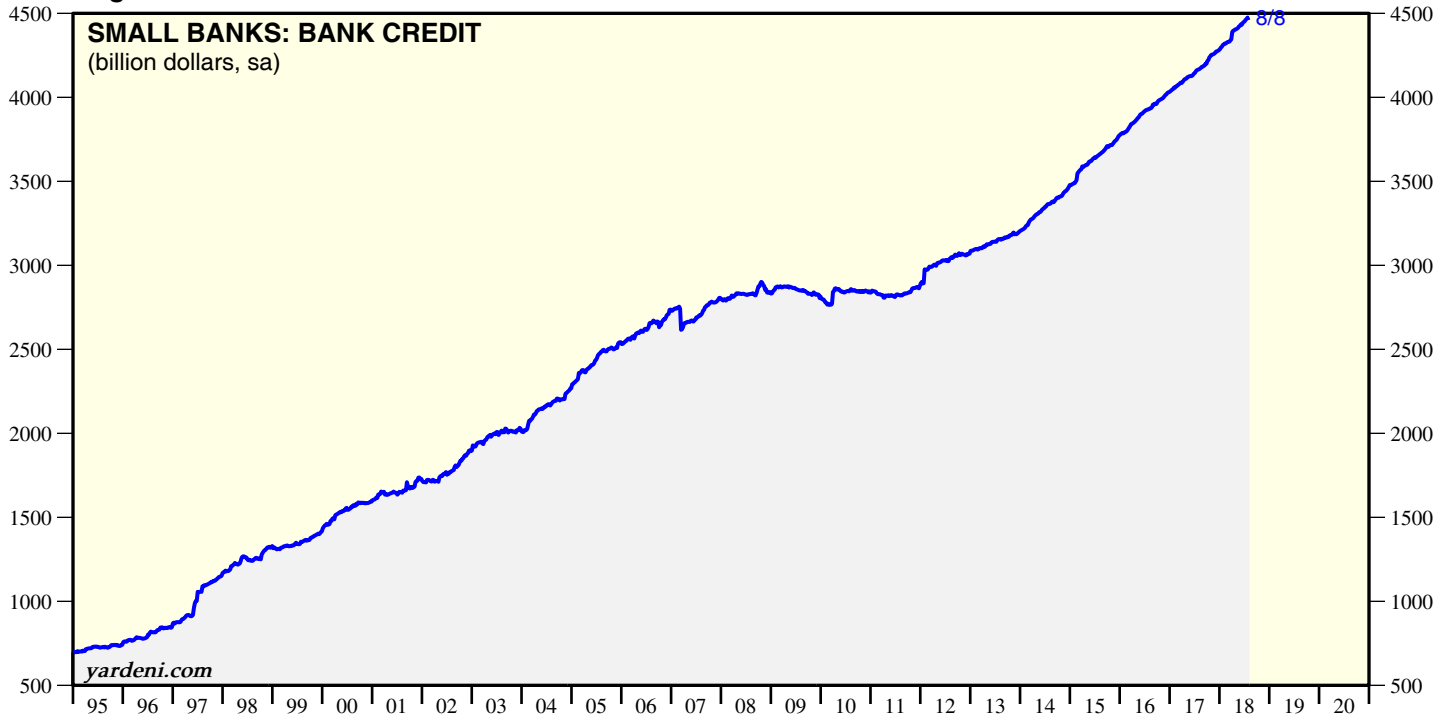
Figure 30.



Source: Federal Reserve Board.

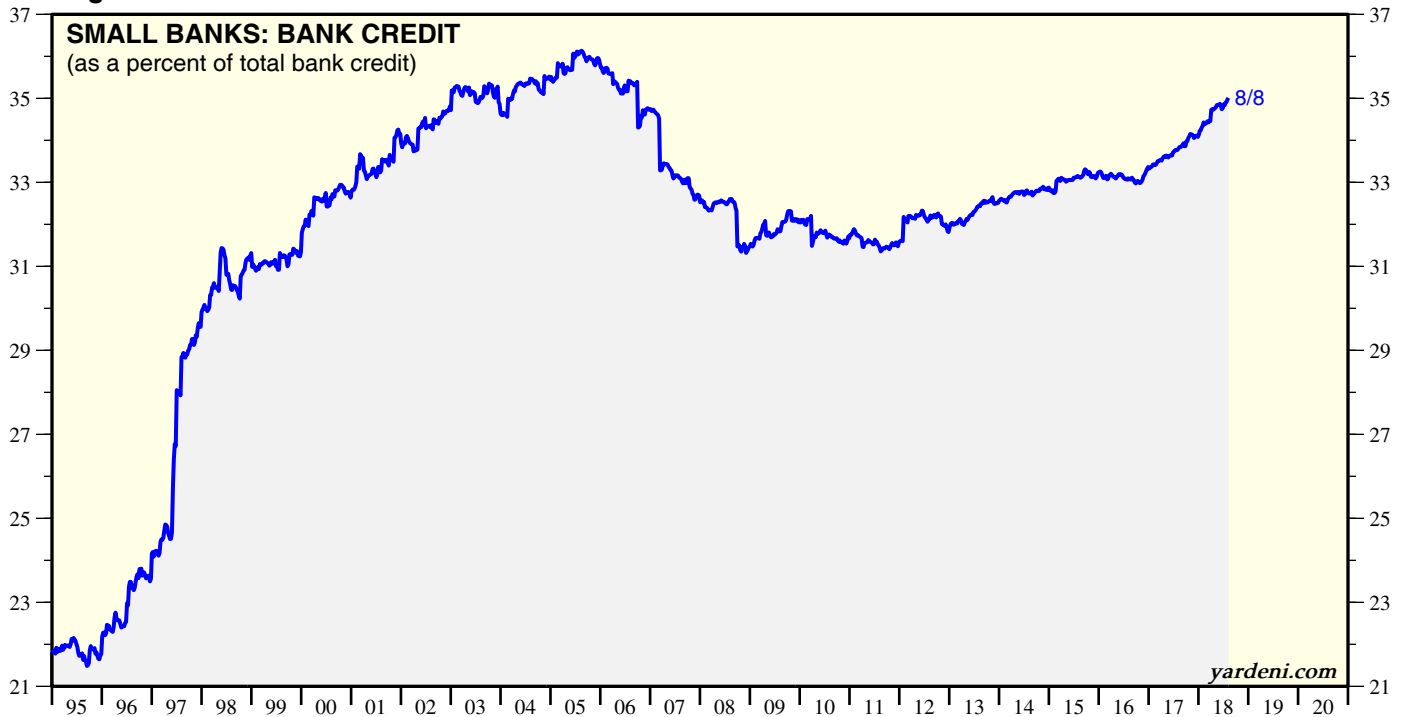
# Small Banks

Figure 31.



Source: Federal Reserve Board.

Figure 32.



Source: Federal Reserve Board.

# Small Banks

Figure 33.

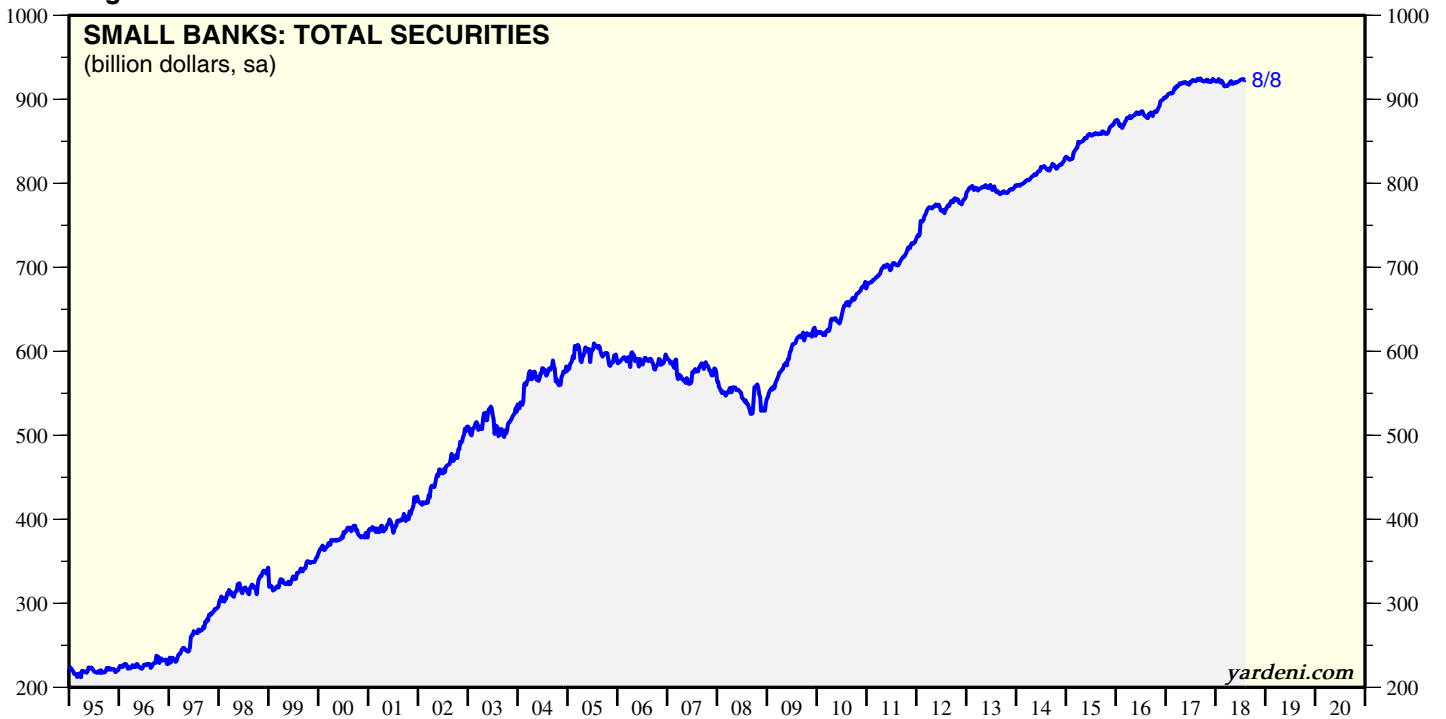
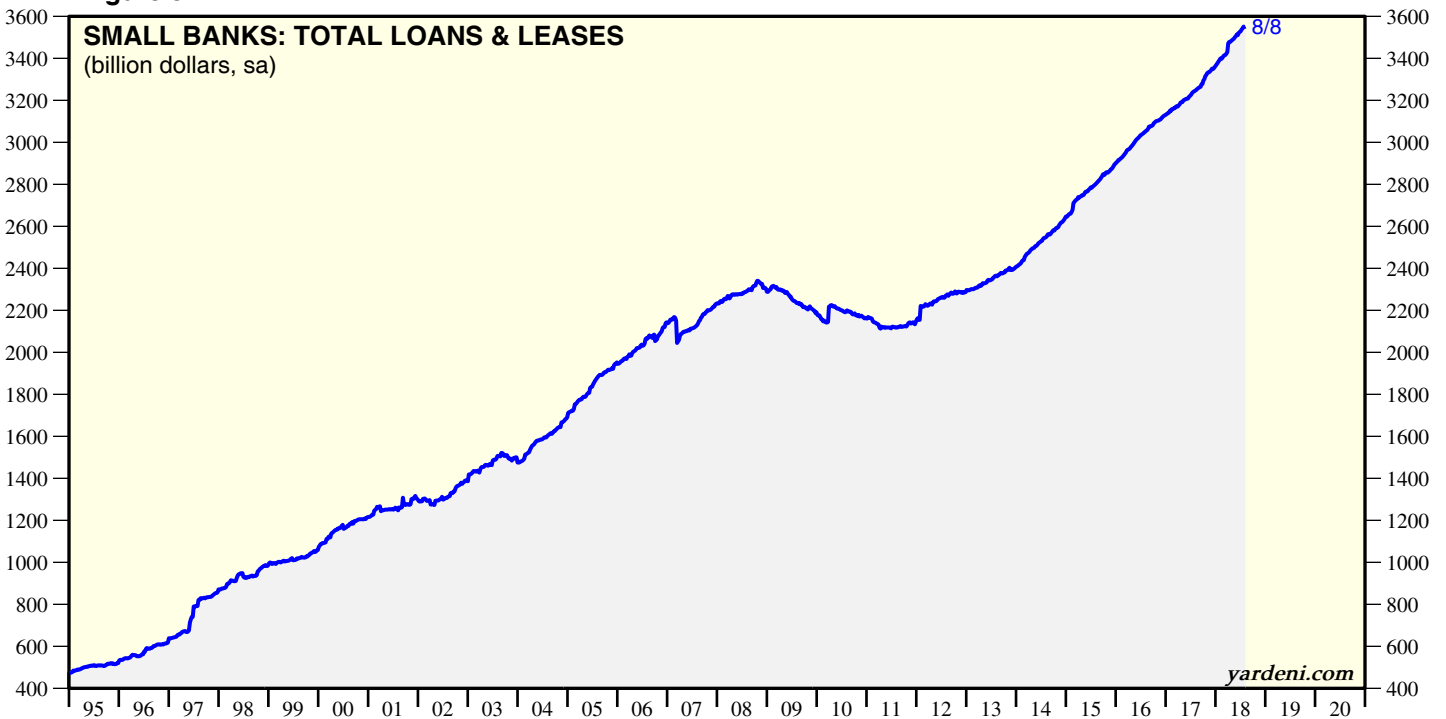
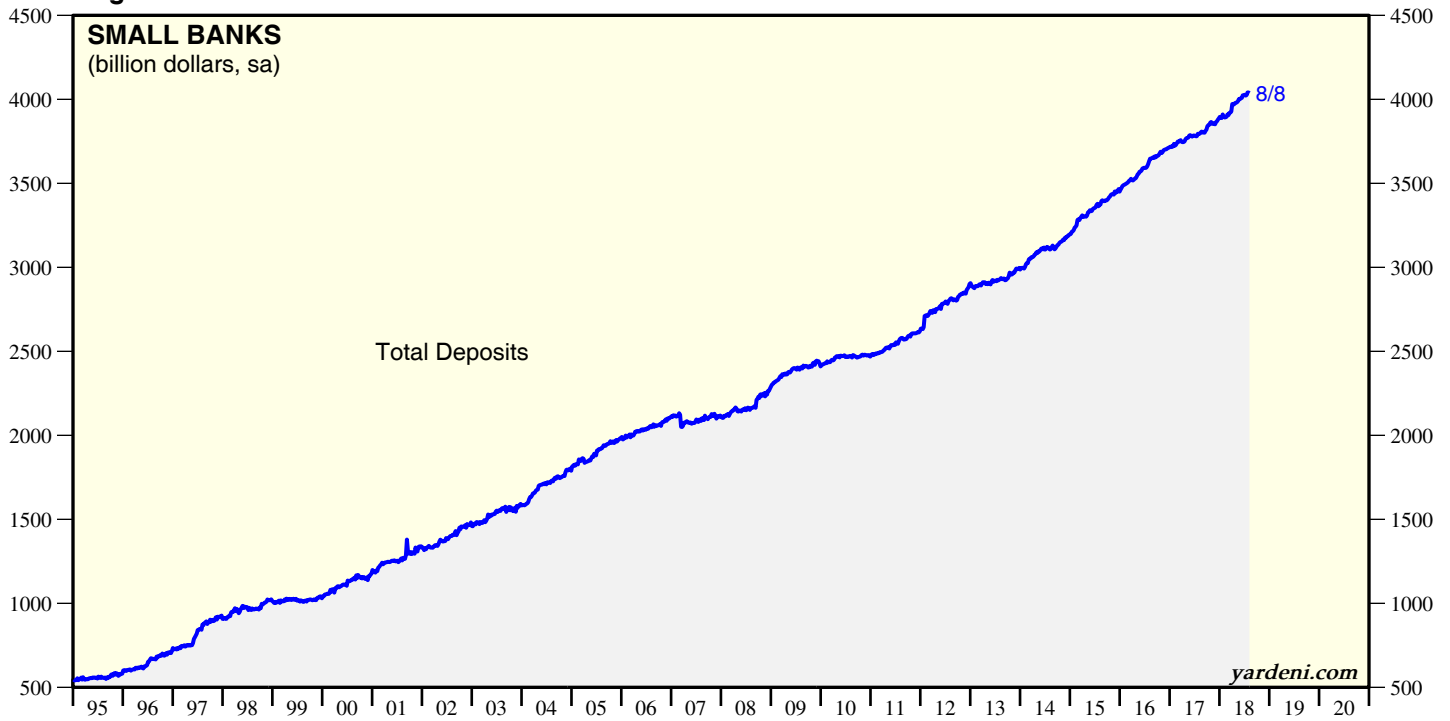


Figure 34.



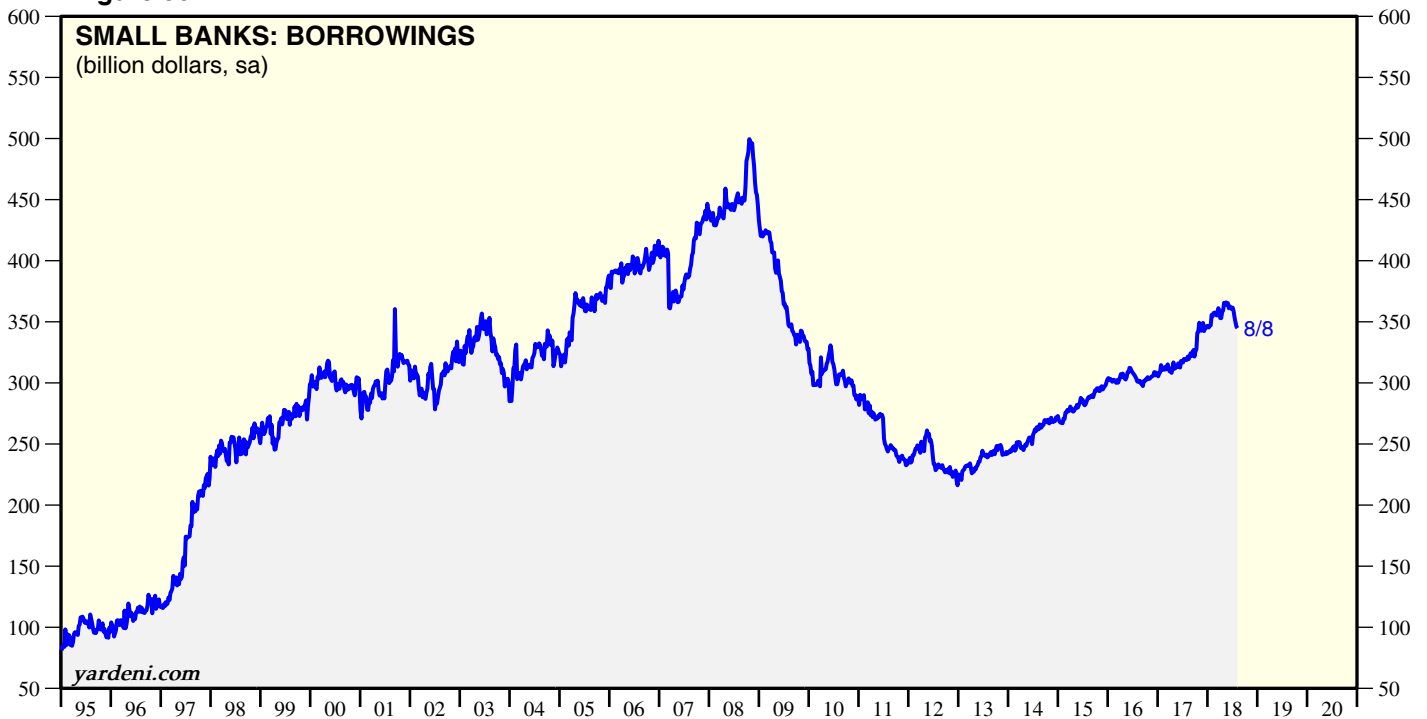
# Small Banks

Figure 35.



Source: Federal Reserve Board.

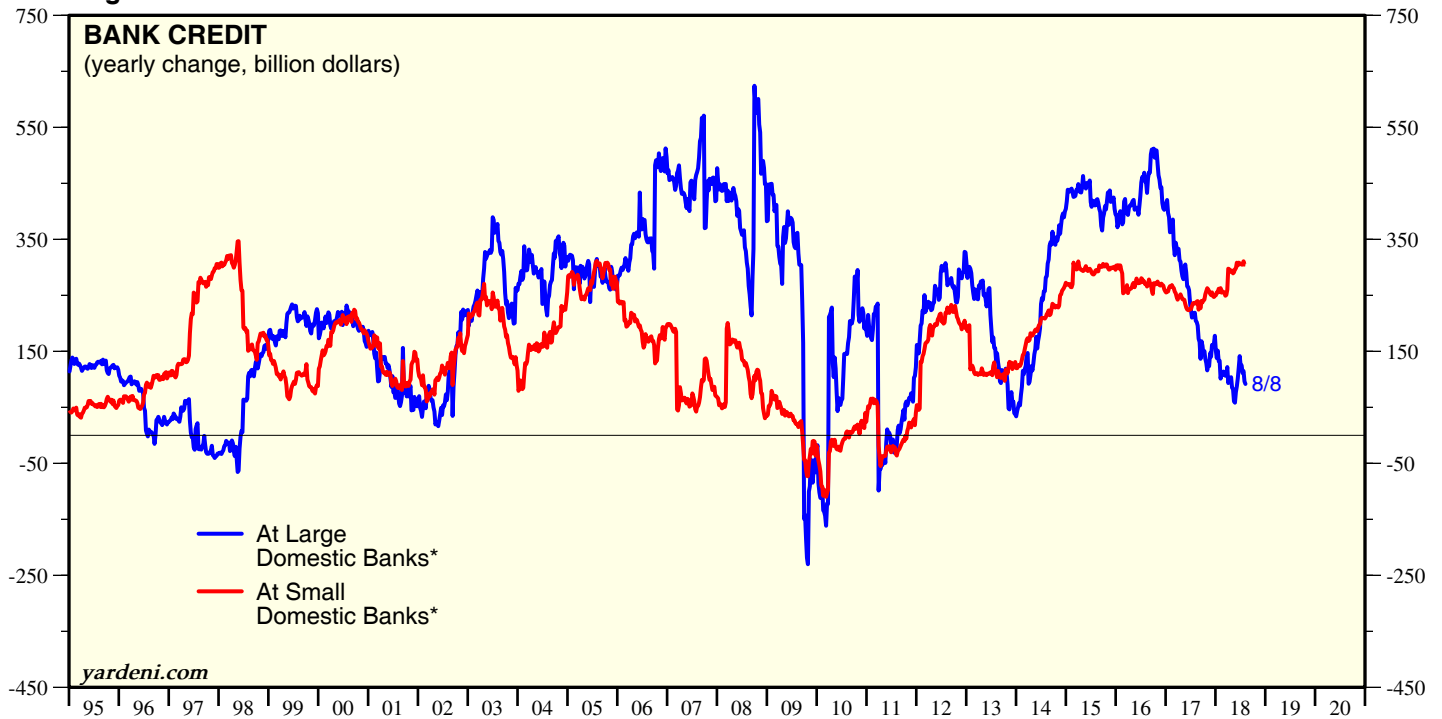
Figure 36.



Source: Federal Reserve Board.

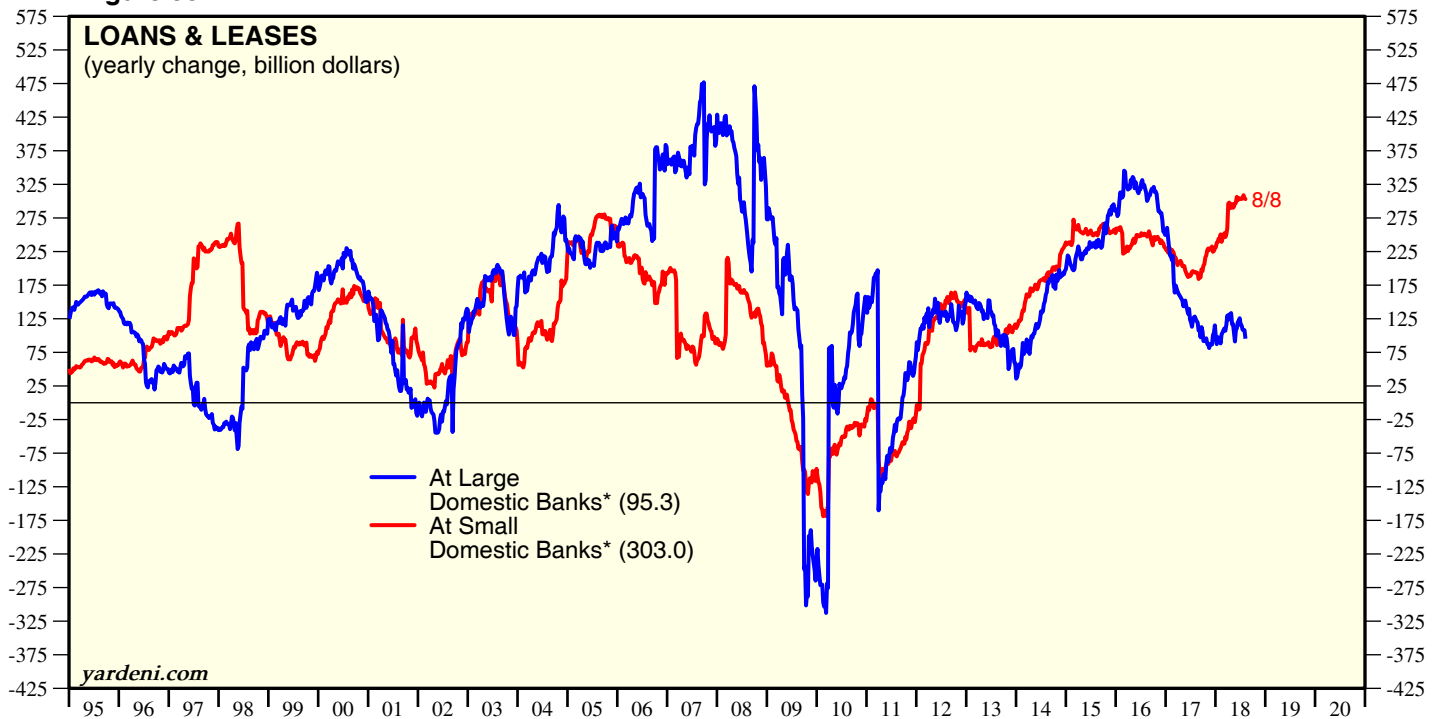
# Large & Small Banks

Figure 37.



\* Adjusted for mergers.  
Source: Federal Reserve Board.

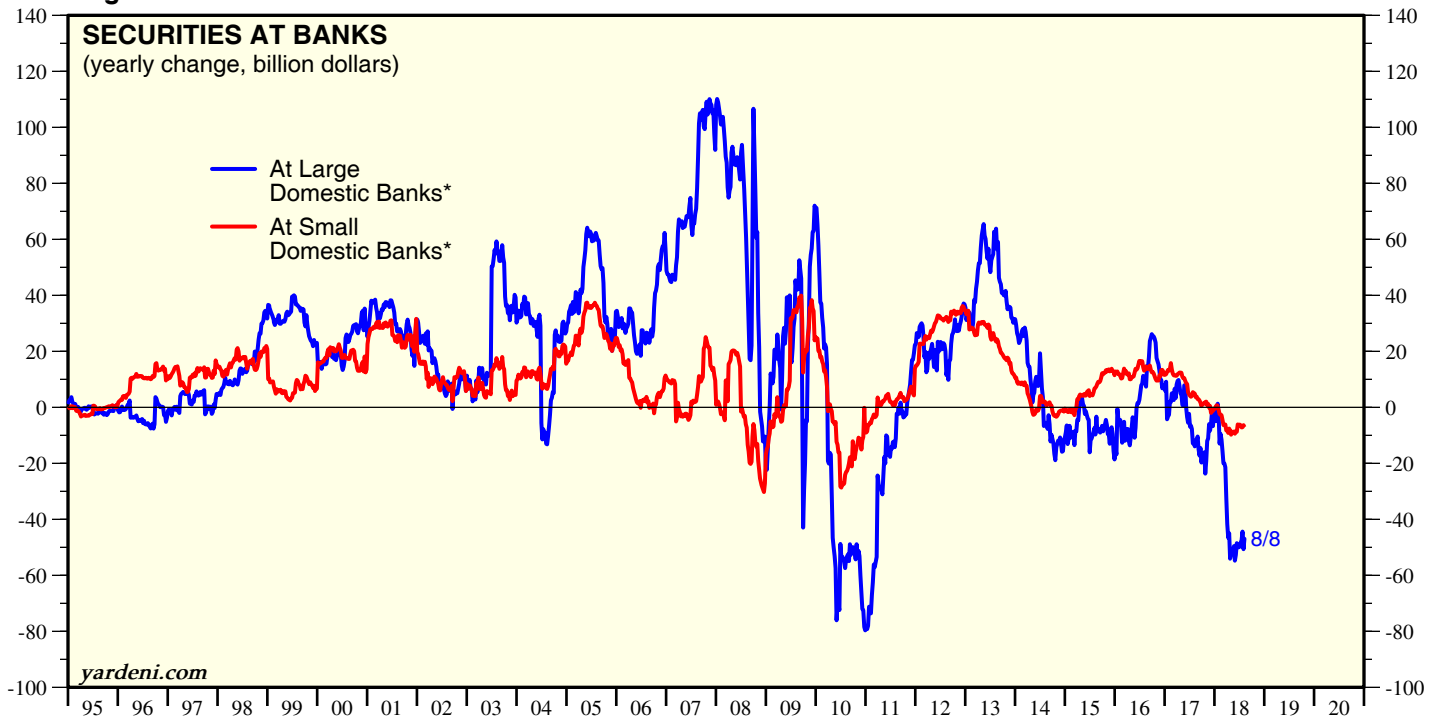
Figure 38.



\* Adjusted for mergers.  
Source: Federal Reserve Board.

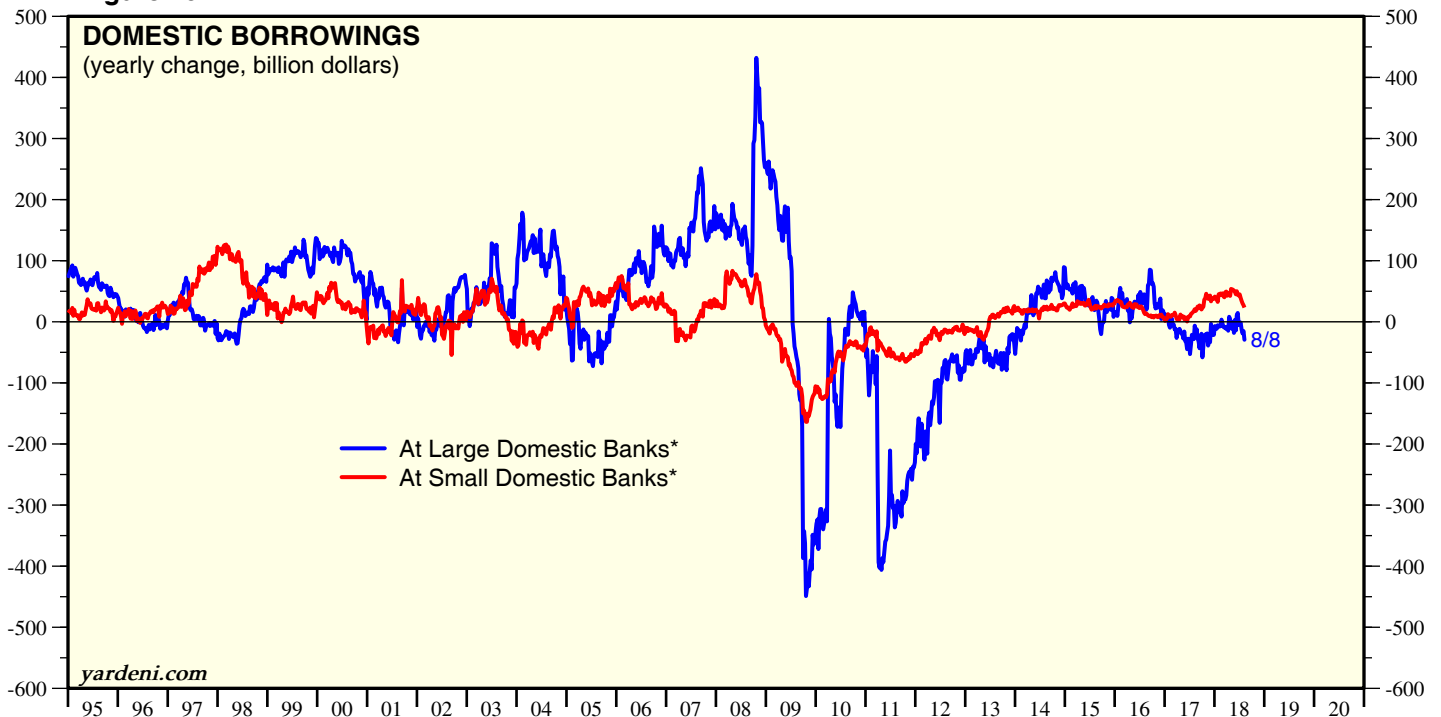
# Large & Small Banks

Figure 39.



\* Adjusted for mergers. Excluding US government securities.  
 Source: Federal Reserve Board.

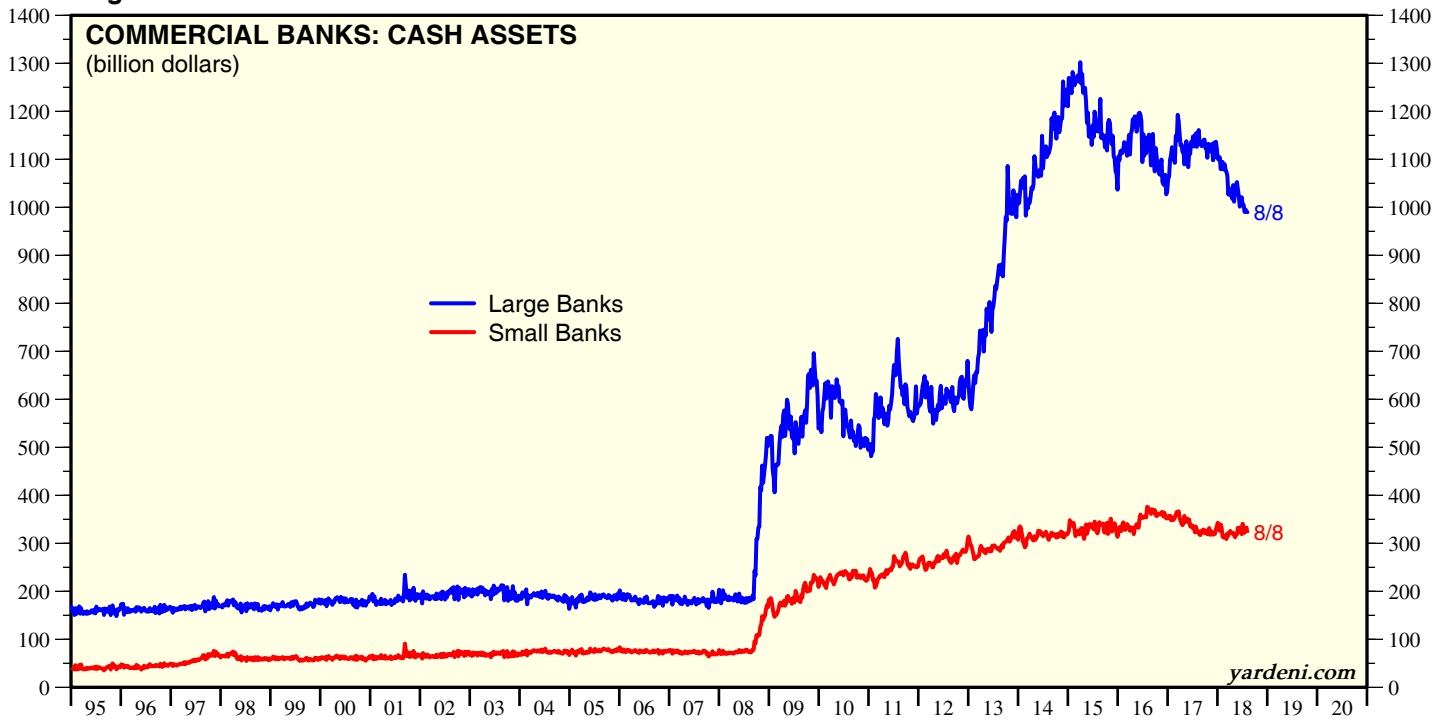
Figure 40.



\* Adjusted for mergers.  
 Source: Federal Reserve Board.

# Large & Small Banks

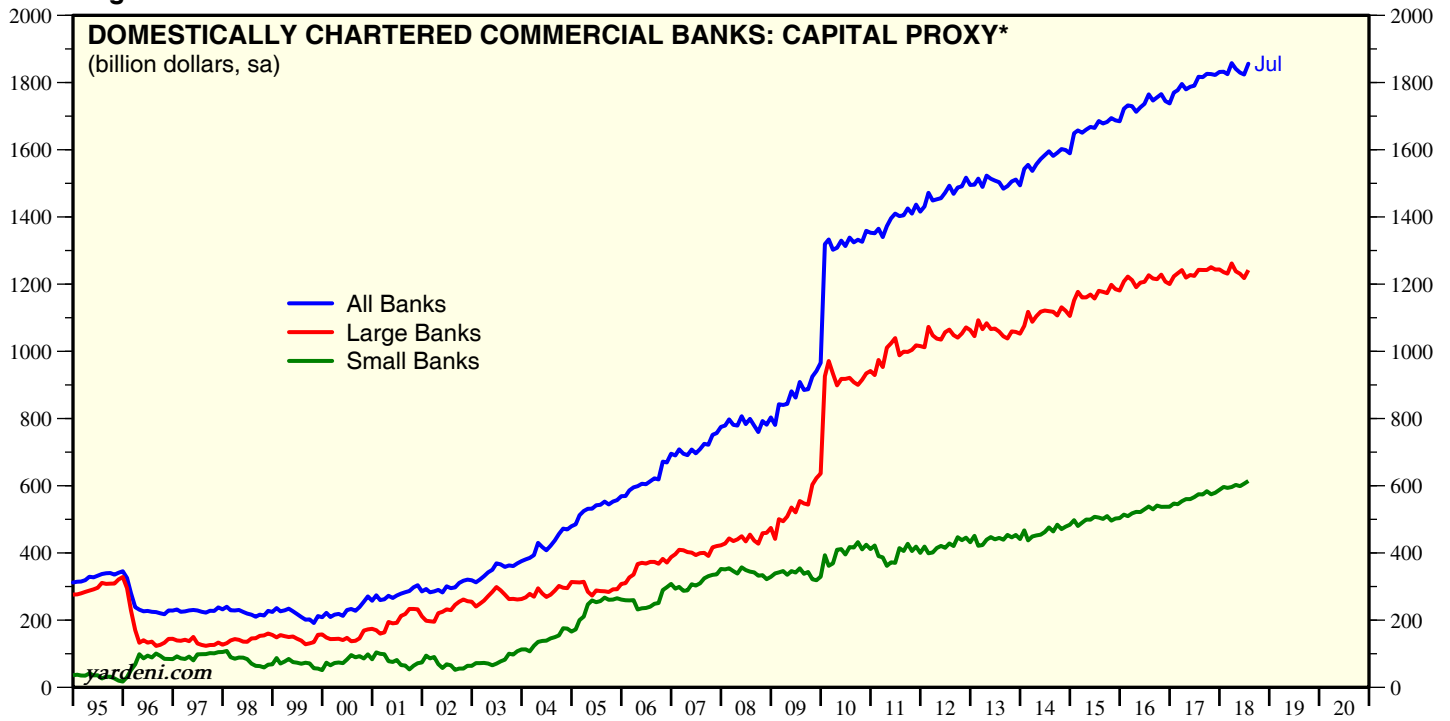
Figure 41.



Source: Federal Reserve Board.

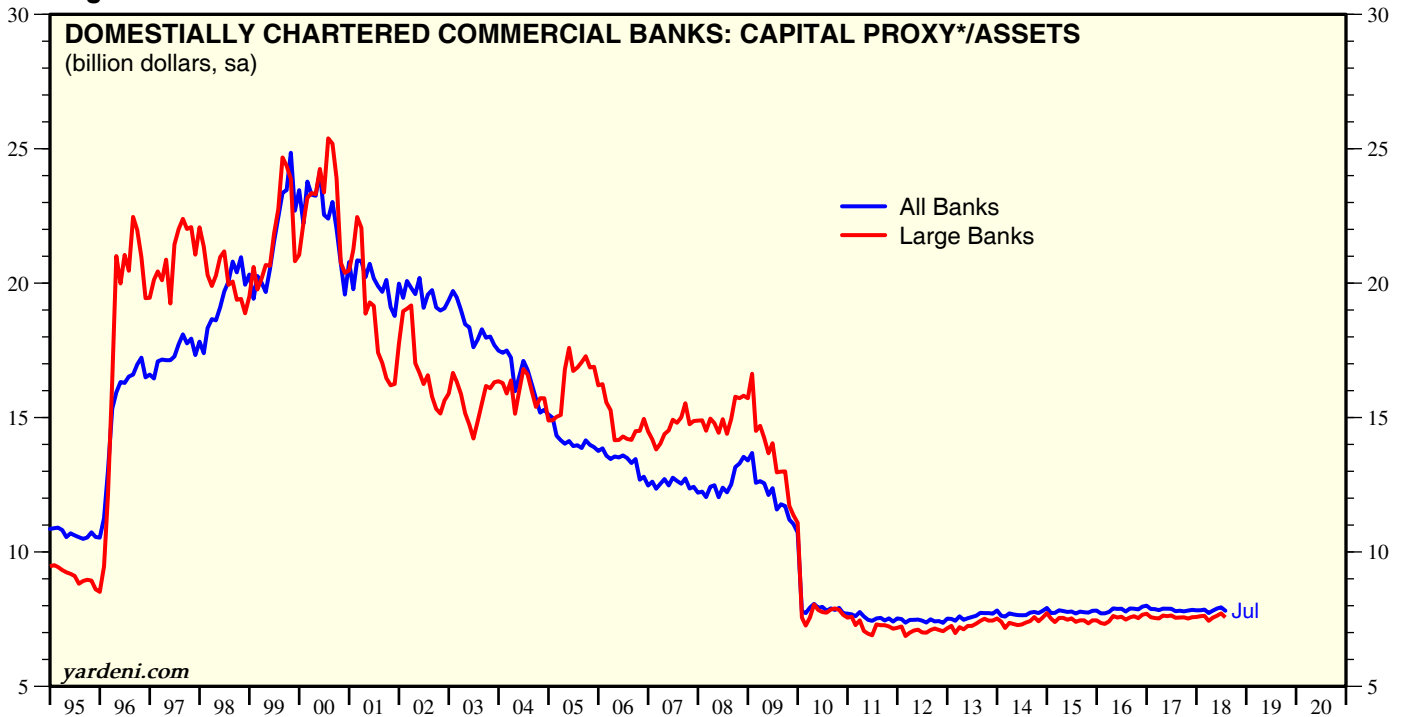
# Commercial Bank Capital Proxy

Figure 42.



\* Assets minus liabilities.  
 Source: Federal Reserve Board.

Figure 43.



\* Assets minus liabilities.  
 Source: Federal Reserve Board.



**Copyright (c) Yardeni Research, Inc. 2018.** All rights reserved. The information contained herein has been obtained from sources believed to be reliable, but is not necessarily complete and its accuracy cannot be guaranteed. No representation or warranty, express or implied, is made as to the fairness, accuracy, completeness, or correctness of the information and opinions contained herein. The views and the other information provided are subject to change without notice. All reports posted on [www.yardeni.com](http://www.yardeni.com), [blog.yardeni.com](http://blog.yardeni.com), and YRI's Apps for iPads and iPhones are issued without regard to the specific investment objectives, financial situation, or particular needs of any specific recipient and are not to be construed as a solicitation or an offer to buy or sell any securities or related financial instruments. Past performance is not necessarily a guide to future results. Company fundamentals and earnings may be mentioned occasionally, but should not be construed as a recommendation to buy, sell, or hold the company's stock. Predictions, forecasts, and estimates for any and all markets should not be construed as recommendations to buy, sell, or hold any security--including mutual funds, futures contracts, and exchange traded funds, or any similar instruments.

The text, images, and other materials contained or displayed on any Yardeni Research, Inc. product, service, report, email or website are proprietary to Yardeni Research, Inc. and constitute valuable intellectual property. No material from any part of [www.yardeni.com](http://www.yardeni.com), [blog.yardeni.com](http://blog.yardeni.com), and YRI's Apps for iPads and iPhones may be downloaded, transmitted, broadcast, transferred, assigned, reproduced or in any other way used or otherwise disseminated in any form to any person or entity, without the explicit written consent of Yardeni Research, Inc. All unauthorized reproduction or other use of material from Yardeni Research, Inc. shall be deemed willful infringement(s) of this copyright and other proprietary and intellectual property rights, including but not limited to, rights of privacy. Yardeni Research, Inc. expressly reserves all rights in connection with its intellectual property, including without limitation the right to block the transfer of its products and services and/or to track usage thereof, through electronic tracking technology, and all other lawful means, now known or hereafter devised. Yardeni Research, Inc. reserves the right, without further notice, to pursue to the fullest extent allowed by the law any and all criminal and civil remedies for the violation of its rights.

The recipient should check any email and any attachments for the presence of viruses. Yardeni Research, Inc. accepts no liability for any damage caused by any virus transmitted by this company's emails, website, blog and Apps. Additional information available on [request](#).