

Assets and Liabilities of Selected Commercial Banks in the 7th District



For release Friday at 3 p.m. Central Time
(in millions of dollars)

Aug 13, 2014

Account	Week Ending			
	Jul 16	Jul 23	Jul 30	Aug 6
ASSETS				
Bank Credit	352,359	351,326	351,584	353,090
Securities in bank credit (1)	101,430	101,010	100,446	99,966
Treasury and agency securities (2)	68,190	68,297	68,421	68,217
Mortgage-backed securities (MBS) (3)	42,906	42,894	42,192	42,273
Non-MBS (4)	25,284	25,403	26,230	25,944
Other securities	33,240	32,713	32,024	31,750
Mortgage-backed securities (5)	866	869	861	799
Non-MBS (6)	32,374	31,844	31,163	30,951
Loans and leases in bank credit (7)	250,930	250,316	251,138	253,124
Commercial and industrial loans	66,131	66,004	66,317	66,454
Real estate loans	125,322	125,266	125,619	125,752
Revolving home equity loans	12,762	12,740	12,747	12,726
Closed-end residential loans (8)	41,707	41,596	41,885	41,960
Commercial real estate loans (9)	70,853	70,930	70,988	71,066
Consumer loans	13,209	13,181	13,179	13,177
Credit cards and other revolving plans	1,315	1,314	1,315	1,320
Other consumer loans (10)	11,894	11,867	11,865	11,857
Other loans and leases	46,268	45,864	46,022	47,741
Fed funds and reverse RPs with nonbanks (11)	16,909	17,434	17,201	18,550
All other loans and leases (12)	29,359	28,431	28,821	29,190
LESS: Allowance for loan and lease losses	3,433	3,450	3,442	3,439
Interbank loans	4,434	3,792	3,554	3,469
Fed funds and reverse RPs with banks	3,396	2,781	2,826	2,739
Loans to commercial banks	1,038	1,011	729	729
Cash assets (13)	59,121	61,285	59,857	56,109
Trading assets (14)	1,655	1,755	1,812	1,692
Derivatives with a positive fair value (15)	1,647	1,747	1,804	1,684
Other trading assets	9	8	8	7
Other assets (16)	39,719	38,348	39,033	36,811
TOTAL ASSETS (22)	453,855	453,056	452,397	447,732
LIABILITIES				
Deposits	326,022	324,590	326,307	325,093
Large time deposits	73,652	74,356	74,745	74,703
Other deposits	252,370	250,235	251,562	250,390
Borrowings	44,418	40,105	39,238	39,745
Borrowings from banks in the U.S.	2,753	3,049	2,964	3,037
Borrowings from others	41,665	37,056	36,273	36,708
Trading liabilities (17)	2,385	2,560	2,784	2,920
Derivatives with a negative fair value (15)	1,412	1,371	1,425	1,316
Other trading liabilities	973	1,189	1,360	1,604
Net due to related foreign offices	29,114	33,158	30,276	27,678
Other liabilities	7,296	7,904	8,385	7,439
TOTAL LIABILITIES (22)	409,235	408,318	406,990	402,875
RESIDUAL (ASSETS LESS LIABILITIES) (19)	44,619	44,738	45,407	44,857
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	334	334	326	244
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	-	-	-	-

Description and footnotes appear on page 2.

Footnotes

Data include the following types of institutions in the Federal Reserve's Seventh District: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities.

Data are aggregated from a sample that is consistent throughout the report period. The report may not be comparable to previous or future releases as the sample is subject to change.

1. Includes securities held in trading accounts, held-to-maturity, and available-for-sale. Excludes all non-security trading assets, such as derivatives with a positive fair value or loans held in trading accounts.
2. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
3. 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.
4. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.
5. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.
6. 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.
7. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks. Includes all loans held in trading accounts under a fair value option.
8. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.
9. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.
10. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.
11. Includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).
12. 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, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.
13. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
14. Excludes most securities held in trading accounts. Trading account securities at some smaller domestically chartered commercial banks are included in this item.
15. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).
16. Excludes the due-from position with related foreign offices. 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, and other assets.
17. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.
18. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.
19. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis.
20. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115.
21. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.
22. As of the week ending March 31, 2010, domestically chartered banks and foreign-related institutions had certain assets and liabilities of off-balance-sheet vehicles consolidated onto their balance sheets owing to the adoption of FASB's Financial Accounting Statements No. 166 (FAS 166), Accounting for Transfers of Financial Assets, and No. 167 (FAS 167), Amendments to FASB Interpretation No. 46(R).

For further information, please call (877) 597-5371.