

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



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

Oct 16, 2014

Account	Week Ending			
	Sep 17	Sep 24	Oct 1	Oct 8
ASSETS				
Bank Credit	355,599	356,651	355,338	351,667
Securities in bank credit (1)	97,687	97,663	97,781	96,914
Treasury and agency securities (2)	66,073	66,089	66,062	65,083
Mortgage-backed securities (MBS) (3)	42,526	42,578	42,733	42,628
Non-MBS (4)	23,547	23,511	23,329	22,455
Other securities	31,614	31,574	31,719	31,831
Mortgage-backed securities (5)	683	683	674	670
Non-MBS (6)	30,932	30,891	31,044	31,161
Loans and leases in bank credit (7)	257,912	258,988	257,557	254,753
Commercial and industrial loans	67,426	67,425	67,755	67,793
Real estate loans	126,870	126,879	127,065	127,001
Revolving home equity loans	12,750	12,733	12,731	12,705
Closed-end residential loans (8)	41,860	41,880	42,057	41,989
Commercial real estate loans (9)	72,260	72,266	72,276	72,307
Consumer loans	13,060	13,073	13,105	13,088
Credit cards and other revolving plans	1,297	1,282	1,293	1,288
Other consumer loans (10)	11,764	11,792	11,812	11,800
Other loans and leases	50,556	51,611	49,633	46,870
Fed funds and reverse RPs with nonbanks (11)	20,524	21,592	17,769	16,063
All other loans and leases (12)	30,031	30,020	31,863	30,807
LESS: Allowance for loan and lease losses	3,439	3,412	3,397	3,408
Interbank loans	3,929	4,385	4,178	3,434
Fed funds and reverse RPs with banks	3,173	3,651	3,438	3,394
Loans to commercial banks	755	734	740	40
Cash assets (13)	65,201	64,950	68,024	69,000
Trading assets (14)	1,959	2,090	1,741	1,788
Derivatives with a positive fair value (15)	1,952	2,083	1,734	1,782
Other trading assets	7	7	6	7
Other assets (16)	33,469	37,351	36,625	36,527
TOTAL ASSETS (22)	456,718	462,014	462,509	459,007
LIABILITIES				
Deposits	332,859	332,174	336,394	338,652
Large time deposits	76,573	77,557	76,929	78,428
Other deposits	256,286	254,617	259,465	260,223
Borrowings	39,523	42,649	40,205	35,808
Borrowings from banks in the U.S.	3,010	2,933	2,722	2,537
Borrowings from others	36,513	39,716	37,483	33,271
Trading liabilities (17)	2,604	2,552	2,515	2,095
Derivatives with a negative fair value (15)	1,578	1,718	1,388	1,450
Other trading liabilities	1,026	835	1,126	645
Net due to related foreign offices	29,238	31,933	30,009	29,502
Other liabilities	7,638	7,745	7,484	7,973
TOTAL LIABILITIES (22)	411,861	417,052	416,606	414,030
RESIDUAL (ASSETS LESS LIABILITIES) (19)	44,857	44,962	45,903	44,978
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	304	297	277	287
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.