

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



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

Jul 1, 2014

Account	Week Ending			
	Jun 4	Jun 11	Jun 18	Jun 25
ASSETS				
Bank Credit	354,061	353,871	352,309	350,489
Securities in bank credit (1)	102,791	103,417	102,859	102,469
Treasury and agency securities (2)	68,531	69,127	68,749	68,613
Mortgage-backed securities (MBS) (3)	43,353	43,352	43,391	43,242
Non-MBS (4)	25,178	25,775	25,358	25,371
Other securities	34,261	34,291	34,110	33,856
Mortgage-backed securities (5)	872	868	871	865
Non-MBS (6)	33,389	33,422	33,239	32,991
Loans and leases in bank credit (7)	251,270	250,454	249,449	248,020
Commercial and industrial loans	65,398	65,328	65,527	65,636
Real estate loans	124,283	124,484	124,485	124,591
Revolving home equity loans	12,850	12,845	12,843	12,833
Closed-end residential loans (8)	41,349	41,396	41,261	41,377
Commercial real estate loans (9)	70,083	70,243	70,381	70,380
Consumer loans	12,905	12,979	13,025	13,046
Credit cards and other revolving plans	1,155	1,209	1,210	1,204
Other consumer loans (10)	11,750	11,770	11,816	11,842
Other loans and leases	48,684	47,662	46,413	44,747
Fed funds and reverse RPs with nonbanks (11)	19,177	18,067	16,627	15,421
All other loans and leases (12)	29,507	29,595	29,786	29,325
LESS: Allowance for loan and lease losses	3,472	3,487	3,492	3,435
Interbank loans	4,914	5,231	5,455	5,298
Fed funds and reverse RPs with banks	3,897	4,221	4,424	4,253
Loans to commercial banks	1,018	1,011	1,031	1,045
Cash assets (13)	56,705	56,287	57,112	51,894
Trading assets (14)	1,640	1,663	1,604	1,643
Derivatives with a positive fair value (15)	1,632	1,653	1,594	1,633
Other trading assets	8	11	10	10
Other assets (16)	36,070	35,467	38,123	36,662
TOTAL ASSETS (22)	449,919	449,033	451,111	442,551
LIABILITIES				
Deposits	327,807	323,537	326,430	325,173
Large time deposits	75,082	73,966	76,978	74,469
Other deposits	252,725	249,571	249,452	250,704
Borrowings	40,821	42,169	42,212	37,088
Borrowings from banks in the U.S.	2,094	2,591	2,557	2,725
Borrowings from others	38,726	39,579	39,654	34,363
Trading liabilities (17)	2,346	2,266	2,183	2,473
Derivatives with a negative fair value (15)	1,376	1,395	1,342	1,382
Other trading liabilities	970	871	841	1,091
Net due to related foreign offices	26,491	28,840	27,249	24,928
Other liabilities	7,707	8,244	8,457	8,221
TOTAL LIABILITIES (22)	405,172	405,056	406,530	397,883
RESIDUAL (ASSETS LESS LIABILITIES) (19)	44,747	43,976	44,580	44,667
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	334	342	334	330
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.