

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 24, 2014

Account	Week Ending			
	Jun 25	Jul 2	Jul 9	Jul 16
ASSETS				
Bank Credit	350,785	354,589	356,605	353,196
Securities in bank credit (1)	102,496	102,492	102,674	101,593
Treasury and agency securities (2)	68,612	68,514	68,719	68,364
Mortgage-backed securities (MBS) (3)	43,241	43,262	43,239	43,058
Non-MBS (4)	25,371	25,252	25,479	25,306
Other securities	33,883	33,978	33,955	33,228
Mortgage-backed securities (5)	865	870	867	866
Non-MBS (6)	33,018	33,109	33,089	32,362
Loans and leases in bank credit (7)	248,290	252,096	253,931	251,603
Commercial and industrial loans	65,641	66,263	66,151	66,221
Real estate loans	124,839	125,939	125,941	125,875
Revolving home equity loans	12,843	12,867	12,850	12,821
Closed-end residential loans (8)	41,421	42,056	42,024	41,866
Commercial real estate loans (9)	70,575	71,017	71,068	71,188
Consumer loans	13,049	13,256	13,238	13,233
Credit cards and other revolving plans	1,205	1,297	1,290	1,314
Other consumer loans (10)	11,844	11,958	11,948	11,919
Other loans and leases	44,761	46,638	48,601	46,275
Fed funds and reverse RPs with nonbanks (11)	15,421	17,075	18,870	16,909
All other loans and leases (12)	29,340	29,563	29,731	29,366
LESS: Allowance for loan and lease losses	3,439	3,449	3,451	3,451
Interbank loans	5,300	5,159	4,672	4,434
Fed funds and reverse RPs with banks	4,255	4,085	3,611	3,396
Loans to commercial banks	1,045	1,074	1,061	1,038
Cash assets (13)	51,915	52,752	56,343	59,184
Trading assets (14)	1,643	1,583	1,646	1,655
Derivatives with a positive fair value (15)	1,633	1,574	1,637	1,647
Other trading assets	10	9	9	9
Other assets (16)	36,677	42,652	39,987	39,712
TOTAL ASSETS (22)	442,883	453,285	455,802	454,729
LIABILITIES				
Deposits	325,475	324,938	326,093	326,792
Large time deposits	74,518	73,883	73,601	73,709
Other deposits	250,957	251,055	252,492	253,083
Borrowings	37,088	43,012	45,159	44,431
Borrowings from banks in the U.S.	2,725	2,728	2,711	2,755
Borrowings from others	34,363	40,283	42,447	41,677
Trading liabilities (17)	2,473	2,612	2,474	2,385
Derivatives with a negative fair value (15)	1,382	1,334	1,402	1,412
Other trading liabilities	1,091	1,278	1,072	973
Net due to related foreign offices	24,928	29,651	29,710	29,114
Other liabilities	8,223	7,975	7,655	7,300
TOTAL LIABILITIES (22)	398,188	408,187	411,091	410,022
RESIDUAL (ASSETS LESS LIABILITIES) (19)	44,695	45,098	44,712	44,706
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	328	316	339	335
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.