

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



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

Sep 3, 2014

Account	Week Ending			
	Aug 6	Aug 13	Aug 20	Aug 27
ASSETS				
Bank Credit	347,513	346,120	350,850	349,560
Securities in bank credit (1)	98,957	98,529	97,496	96,937
Treasury and agency securities (2)	67,537	67,024	66,032	65,475
Mortgage-backed securities (MBS) (3)	41,610	41,686	42,164	42,254
Non-MBS (4)	25,928	25,338	23,868	23,221
Other securities	31,419	31,505	31,464	31,463
Mortgage-backed securities (5)	676	676	710	702
Non-MBS (6)	30,744	30,829	30,754	30,761
Loans and leases in bank credit (7)	248,556	247,591	253,353	252,622
Commercial and industrial loans	64,537	64,356	66,946	66,784
Real estate loans	123,324	123,544	125,838	125,977
Revolving home equity loans	12,702	12,755	12,762	12,739
Closed-end residential loans (8)	40,794	40,769	41,685	41,745
Commercial real estate loans (9)	69,828	70,020	71,391	71,493
Consumer loans	13,170	13,136	13,014	13,004
Credit cards and other revolving plans	1,319	1,330	1,238	1,247
Other consumer loans (10)	11,851	11,806	11,776	11,757
Other loans and leases	47,525	46,556	47,556	46,858
Fed funds and reverse RPs with nonbanks (11)	18,550	17,395	18,246	17,473
All other loans and leases (12)	28,975	29,161	29,310	29,385
LESS: Allowance for loan and lease losses	3,346	3,353	3,442	3,420
Interbank loans	3,569	3,587	3,605	3,709
Fed funds and reverse RPs with banks	2,839	2,857	2,874	2,969
Loans to commercial banks	729	730	731	740
Cash assets (13)	55,716	58,334	63,431	60,993
Trading assets (14)	1,688	1,731	1,844	1,881
Derivatives with a positive fair value (15)	1,685	1,728	1,836	1,873
Other trading assets	3	3	9	7
Other assets (16)	36,403	33,570	33,229	33,128
TOTAL ASSETS (22)	441,543	439,989	449,517	445,850
LIABILITIES				
Deposits	320,905	320,897	326,204	328,335
Large time deposits	74,029	71,912	72,969	73,358
Other deposits	246,876	248,985	253,235	254,977
Borrowings	38,471	37,554	38,274	36,269
Borrowings from banks in the U.S.	2,864	2,537	2,682	2,552
Borrowings from others	35,606	35,017	35,592	33,717
Trading liabilities (17)	2,920	2,807	2,635	2,343
Derivatives with a negative fair value (15)	1,316	1,361	1,465	1,511
Other trading liabilities	1,604	1,446	1,170	832
Net due to related foreign offices	27,678	26,913	29,321	26,109
Other liabilities	7,362	7,191	7,844	7,586
TOTAL LIABILITIES (22)	397,336	395,361	404,277	400,643
RESIDUAL (ASSETS LESS LIABILITIES) (19)	44,207	44,628	45,240	45,207
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	236	250	239	246
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.