

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 16, 2014

Account	Week Ending			
	Aug 20	Aug 27	Sep 3	Sep 10
ASSETS				
Bank Credit	351,457	350,144	351,620	353,127
Securities in bank credit (1)	97,599	97,035	97,601	97,885
Treasury and agency securities (2)	66,108	65,546	66,073	66,305
Mortgage-backed securities (MBS) (3)	42,213	42,303	42,679	42,675
Non-MBS (4)	23,896	23,243	23,394	23,630
Other securities	31,491	31,489	31,528	31,580
Mortgage-backed securities (5)	716	708	689	686
Non-MBS (6)	30,775	30,782	30,840	30,894
Loans and leases in bank credit (7)	253,858	253,109	254,019	255,242
Commercial and industrial loans	67,115	66,951	67,153	66,879
Real estate loans	126,161	126,286	126,502	126,598
Revolving home equity loans	12,777	12,755	12,746	12,749
Closed-end residential loans (8)	41,745	41,804	41,913	41,881
Commercial real estate loans (9)	71,639	71,726	71,843	71,968
Consumer loans	13,026	13,016	13,033	13,025
Credit cards and other revolving plans	1,238	1,247	1,255	1,251
Other consumer loans (10)	11,788	11,769	11,778	11,774
Other loans and leases	47,556	46,857	47,330	48,739
Fed funds and reverse RPs with nonbanks (11)	18,246	17,473	17,654	19,052
All other loans and leases (12)	29,310	29,383	29,676	29,687
LESS: Allowance for loan and lease losses	3,447	3,426	3,441	3,451
Interbank loans	3,605	3,709	3,693	3,748
Fed funds and reverse RPs with banks	2,874	2,969	2,949	2,998
Loans to commercial banks	731	740	744	750
Cash assets (13)	63,445	61,014	67,277	68,928
Trading assets (14)	1,844	1,881	1,856	2,139
Derivatives with a positive fair value (15)	1,836	1,873	1,849	2,131
Other trading assets	9	7	7	8
Other assets (16)	33,273	33,181	33,664	32,126
TOTAL ASSETS (22)	450,176	446,504	454,669	456,617
LIABILITIES				
Deposits	326,767	328,882	334,566	331,759
Large time deposits	73,092	73,480	75,843	74,767
Other deposits	253,675	255,402	258,724	256,992
Borrowings	38,293	36,297	37,212	38,061
Borrowings from banks in the U.S.	2,684	2,554	2,821	2,745
Borrowings from others	35,609	33,744	34,392	35,315
Trading liabilities (17)	2,635	2,343	2,414	2,864
Derivatives with a negative fair value (15)	1,465	1,511	1,487	1,760
Other trading liabilities	1,170	832	927	1,104
Net due to related foreign offices	29,321	26,109	27,273	31,326
Other liabilities	7,852	7,591	7,846	7,877
TOTAL LIABILITIES (22)	404,867	401,224	409,312	411,887
RESIDUAL (ASSETS LESS LIABILITIES) (19)	45,309	45,280	45,357	44,730
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	238	248	316	313
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.