

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 11, 2014

Account	Week Ending			
	Jun 11	Jun 18	Jun 25	Jul 2
ASSETS				
Bank Credit	354,159	352,602	350,785	354,606
Securities in bank credit (1)	103,439	102,886	102,496	102,503
Treasury and agency securities (2)	69,127	68,749	68,612	68,522
Mortgage-backed securities (MBS) (3)	43,352	43,391	43,241	43,265
Non-MBS (4)	25,775	25,358	25,371	25,256
Other securities	34,312	34,137	33,883	33,981
Mortgage-backed securities (5)	870	871	865	870
Non-MBS (6)	33,442	33,266	33,018	33,112
Loans and leases in bank credit (7)	250,720	249,716	248,290	252,103
Commercial and industrial loans	65,333	65,532	65,641	66,258
Real estate loans	124,728	124,728	124,839	125,947
Revolving home equity loans	12,855	12,853	12,843	12,867
Closed-end residential loans (8)	41,437	41,302	41,421	41,976
Commercial real estate loans (9)	70,436	70,574	70,575	71,104
Consumer loans	12,983	13,029	13,049	13,259
Credit cards and other revolving plans	1,210	1,211	1,205	1,298
Other consumer loans (10)	11,772	11,818	11,844	11,961
Other loans and leases	47,676	46,427	44,761	46,639
Fed funds and reverse RPs with nonbanks (11)	18,067	16,627	15,421	17,075
All other loans and leases (12)	29,609	29,800	29,340	29,564
LESS: Allowance for loan and lease losses	3,492	3,496	3,439	3,449
Interbank loans	5,231	5,455	5,300	5,116
Fed funds and reverse RPs with banks	4,221	4,424	4,255	4,042
Loans to commercial banks	1,011	1,031	1,045	1,074
Cash assets (13)	56,295	57,118	51,915	52,755
Trading assets (14)	1,663	1,604	1,643	1,586
Derivatives with a positive fair value (15)	1,653	1,594	1,633	1,577
Other trading assets	11	10	10	9
Other assets (16)	35,486	38,138	36,677	42,659
TOTAL ASSETS (22)	449,344	451,421	442,883	453,272
LIABILITIES				
Deposits	323,813	326,706	325,475	324,988
Large time deposits	74,017	77,027	74,518	73,983
Other deposits	249,796	249,678	250,957	251,005
Borrowings	42,171	42,214	37,088	43,000
Borrowings from banks in the U.S.	2,591	2,559	2,725	2,728
Borrowings from others	39,580	39,654	34,363	40,271
Trading liabilities (17)	2,266	2,183	2,473	2,614
Derivatives with a negative fair value (15)	1,395	1,342	1,382	1,336
Other trading liabilities	871	841	1,091	1,278
Net due to related foreign offices	28,840	27,249	24,928	29,651
Other liabilities	8,251	8,463	8,223	7,923
TOTAL LIABILITIES (22)	405,341	406,815	398,188	408,176
RESIDUAL (ASSETS LESS LIABILITIES) (19)	44,002	44,607	44,695	45,096
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	342	334	331	316
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.