

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



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

Aug 6, 2014

Account	Week Ending			
	Jul 9	Jul 16	Jul 23	Jul 30
ASSETS				
Bank Credit	356,579	353,189	352,149	352,402
Securities in bank credit (1)	102,667	101,593	101,166	100,601
Treasury and agency securities (2)	68,718	68,334	68,441	68,563
Mortgage-backed securities (MBS) (3)	43,239	43,028	43,016	42,310
Non-MBS (4)	25,479	25,306	25,425	26,253
Other securities	33,949	33,259	32,726	32,038
Mortgage-backed securities (5)	867	866	869	861
Non-MBS (6)	33,082	32,393	31,857	31,176
Loans and leases in bank credit (7)	253,911	251,596	250,982	251,801
Commercial and industrial loans	66,166	66,230	66,099	66,401
Real estate loans	125,895	125,842	125,783	126,144
Revolving home equity loans	12,840	12,817	12,795	12,803
Closed-end residential loans (8)	41,895	41,868	41,756	42,052
Commercial real estate loans (9)	71,160	71,156	71,233	71,288
Consumer loans	13,250	13,250	13,222	13,221
Credit cards and other revolving plans	1,290	1,317	1,316	1,317
Other consumer loans (10)	11,960	11,933	11,906	11,905
Other loans and leases	48,601	46,274	45,878	46,035
Fed funds and reverse RPs with nonbanks (11)	18,870	16,909	17,434	17,201
All other loans and leases (12)	29,731	29,365	28,444	28,834
LESS: Allowance for loan and lease losses	3,434	3,451	3,469	3,461
Interbank loans	4,628	4,434	3,792	3,633
Fed funds and reverse RPs with banks	3,567	3,396	2,781	2,904
Loans to commercial banks	1,061	1,038	1,011	729
Cash assets (13)	56,386	59,136	61,302	59,832
Trading assets (14)	1,646	1,655	1,755	1,812
Derivatives with a positive fair value (15)	1,637	1,647	1,747	1,804
Other trading assets	9	9	8	8
Other assets (16)	39,998	39,767	38,400	39,082
TOTAL ASSETS (22)	455,802	454,729	453,929	453,300
LIABILITIES				
Deposits	326,092	326,792	325,353	327,066
Large time deposits	73,604	73,709	74,411	74,797
Other deposits	252,489	253,083	250,942	252,269
Borrowings	45,211	44,431	40,124	39,262
Borrowings from banks in the U.S.	2,716	2,755	3,056	2,975
Borrowings from others	42,495	41,677	37,068	36,287
Trading liabilities (17)	2,474	2,385	2,560	2,784
Derivatives with a negative fair value (15)	1,402	1,412	1,371	1,425
Other trading liabilities	1,072	973	1,189	1,360
Net due to related foreign offices	29,710	29,114	33,158	30,276
Other liabilities	7,604	7,300	7,908	8,383
TOTAL LIABILITIES (22)	411,091	410,022	409,104	407,771
RESIDUAL (ASSETS LESS LIABILITIES) (19)	44,712	44,706	44,825	45,529
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	339	335	335	326
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.