

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 19, 2014

Account	Week Ending			
	Jul 23	Jul 30	Aug 6	Aug 13
ASSETS				
Bank Credit	351,274	351,569	353,038	351,291
Securities in bank credit (1)	100,988	100,431	99,964	99,419
Treasury and agency securities (2)	68,319	68,447	68,226	67,712
Mortgage-backed securities (MBS) (3)	42,920	42,220	42,283	42,359
Non-MBS (4)	25,399	26,226	25,943	25,353
Other securities	32,668	31,984	31,738	31,707
Mortgage-backed securities (5)	862	855	799	703
Non-MBS (6)	31,806	31,129	30,939	31,003
Loans and leases in bank credit (7)	250,286	251,138	253,074	251,872
Commercial and industrial loans	66,025	66,350	66,437	66,252
Real estate loans	125,208	125,573	125,755	125,745
Revolving home equity loans	12,724	12,732	12,724	12,776
Closed-end residential loans (8)	41,599	41,890	41,955	41,697
Commercial real estate loans (9)	70,884	70,951	71,077	71,271
Consumer loans	13,189	13,189	13,173	13,139
Credit cards and other revolving plans	1,315	1,316	1,320	1,330
Other consumer loans (10)	11,874	11,873	11,854	11,808
Other loans and leases	45,864	46,025	47,708	46,737
Fed funds and reverse RPs with nonbanks (11)	17,434	17,201	18,550	17,395
All other loans and leases (12)	28,430	28,824	29,158	29,342
LESS: Allowance for loan and lease losses	3,442	3,432	3,429	3,436
Interbank loans	3,793	3,554	3,569	3,587
Fed funds and reverse RPs with banks	2,782	2,826	2,839	2,857
Loans to commercial banks	1,011	729	729	730
Cash assets (13)	61,197	59,693	55,793	58,422
Trading assets (14)	1,755	1,811	1,693	1,736
Derivatives with a positive fair value (15)	1,747	1,804	1,685	1,728
Other trading assets	8	8	7	8
Other assets (16)	38,339	39,032	36,803	33,968
TOTAL ASSETS (22)	452,916	452,227	447,467	445,567
LIABILITIES				
Deposits	324,526	326,199	324,980	324,825
Large time deposits	74,364	74,751	74,707	72,559
Other deposits	250,162	251,448	250,272	252,266
Borrowings	40,102	39,257	39,693	38,414
Borrowings from banks in the U.S.	3,049	3,005	3,037	2,707
Borrowings from others	37,053	36,252	36,656	35,707
Trading liabilities (17)	2,560	2,784	2,920	2,807
Derivatives with a negative fair value (15)	1,371	1,425	1,316	1,361
Other trading liabilities	1,189	1,360	1,604	1,446
Net due to related foreign offices	33,158	30,276	27,678	26,913
Other liabilities	7,931	8,410	7,442	7,274
TOTAL LIABILITIES (22)	408,277	406,926	402,713	400,232
RESIDUAL (ASSETS LESS LIABILITIES) (19)	44,639	45,301	44,753	45,335
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	332	324	243	258
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.