

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



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

Oct 30, 2014

Account	Week Ending			
	Oct 1	Oct 8	Oct 15	Oct 22
ASSETS				
Bank Credit	355,338	351,667	350,635	349,075
Securities in bank credit (1)	97,781	96,914	97,069	95,892
Treasury and agency securities (2)	66,064	65,086	65,286	64,085
Mortgage-backed securities (MBS) (3)	42,736	42,631	42,702	42,475
Non-MBS (4)	23,329	22,455	22,584	21,610
Other securities	31,716	31,828	31,783	31,807
Mortgage-backed securities (5)	672	667	668	666
Non-MBS (6)	31,044	31,161	31,115	31,141
Loans and leases in bank credit (7)	257,557	254,753	253,566	253,183
Commercial and industrial loans	67,720	67,774	68,536	68,564
Real estate loans	127,067	127,003	126,974	127,140
Revolving home equity loans	12,732	12,705	12,711	12,697
Closed-end residential loans (8)	42,060	41,991	41,871	41,896
Commercial real estate loans (9)	72,276	72,307	72,392	72,548
Consumer loans	13,108	13,092	13,096	13,094
Credit cards and other revolving plans	1,293	1,288	1,291	1,291
Other consumer loans (10)	11,815	11,804	11,805	11,803
Other loans and leases	49,661	46,884	44,960	44,385
Fed funds and reverse RPs with nonbanks (11)	17,769	16,063	14,180	14,021
All other loans and leases (12)	31,892	30,821	30,780	30,364
LESS: Allowance for loan and lease losses	3,397	3,408	3,418	3,411
Interbank loans	4,178	3,434	2,828	1,698
Fed funds and reverse RPs with banks	3,438	3,394	2,784	1,654
Loans to commercial banks	740	40	44	44
Cash assets (13)	68,024	69,000	66,048	62,426
Trading assets (14)	1,741	1,788	1,955	1,404
Derivatives with a positive fair value (15)	1,734	1,782	1,947	1,397
Other trading assets	6	7	7	6
Other assets (16)	36,625	36,527	36,963	39,087
TOTAL ASSETS (22)	462,509	459,007	455,010	450,278
LIABILITIES				
Deposits	336,394	338,652	340,007	331,745
Large time deposits	76,929	78,428	77,076	76,099
Other deposits	259,465	260,223	262,931	255,646
Borrowings	40,205	35,808	33,392	34,985
Borrowings from banks in the U.S.	2,722	2,537	2,292	2,484
Borrowings from others	37,483	33,271	31,100	32,501
Trading liabilities (17)	2,515	2,095	2,469	1,917
Derivatives with a negative fair value (15)	1,388	1,450	1,630	1,709
Other trading liabilities	1,126	645	839	209
Net due to related foreign offices	30,009	29,502	26,217	28,658
Other liabilities	7,484	7,973	7,507	7,521
TOTAL LIABILITIES (22)	416,606	414,030	409,593	404,827
RESIDUAL (ASSETS LESS LIABILITIES) (19)	45,903	44,978	45,418	45,451
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	277	286	327	314
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.