

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



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

Dec 12, 2014

Account	Week Ending			
	Nov 12	Nov 19	Nov 26	Dec 3
ASSETS				
Bank Credit	349,286	352,980	355,901	357,374
Securities in bank credit (1)	95,692	96,034	96,649	97,363
Treasury and agency securities (2)	63,757	64,030	64,505	65,393
Mortgage-backed securities (MBS) (3)	42,802	42,899	43,171	43,363
Non-MBS (4)	20,956	21,131	21,334	22,030
Other securities	31,935	32,004	32,144	31,970
Mortgage-backed securities (5)	663	670	661	663
Non-MBS (6)	31,272	31,334	31,484	31,307
Loans and leases in bank credit (7)	253,594	256,946	259,251	260,011
Commercial and industrial loans	68,357	68,628	68,955	68,792
Real estate loans	126,086	126,052	126,388	126,321
Revolving home equity loans	12,679	12,644	12,617	12,606
Closed-end residential loans (8)	41,967	41,888	42,056	42,020
Commercial real estate loans (9)	71,440	71,520	71,715	71,696
Consumer loans	13,056	13,087	13,081	13,111
Credit cards and other revolving plans	1,299	1,317	1,315	1,323
Other consumer loans (10)	11,757	11,769	11,766	11,788
Other loans and leases	46,096	49,180	50,828	51,786
Fed funds and reverse RPs with nonbanks (11)	14,943	18,261	19,168	20,440
All other loans and leases (12)	31,153	30,919	31,660	31,346
LESS: Allowance for loan and lease losses	3,299	3,302	3,288	3,302
Interbank loans	3,111	3,951	4,105	4,091
Fed funds and reverse RPs with banks	3,069	3,912	4,064	4,052
Loans to commercial banks	42	40	40	38
Cash assets (13)	56,010	62,368	69,660	64,275
Trading assets (14)	1,571	1,381	1,412	1,567
Derivatives with a positive fair value (15)	1,563	1,373	1,404	1,558
Other trading assets	7	8	7	9
Other assets (16)	45,654	42,903	38,984	43,342
TOTAL ASSETS (22)	452,334	460,282	466,773	467,347
LIABILITIES				
Deposits	335,812	337,370	338,947	338,384
Large time deposits	75,347	76,326	76,189	75,459
Other deposits	260,465	261,044	262,758	262,925
Borrowings	36,741	40,367	40,474	42,155
Borrowings from banks in the U.S.	2,268	2,025	2,049	2,114
Borrowings from others	34,472	38,342	38,425	40,041
Trading liabilities (17)	1,585	1,445	1,833	2,202
Derivatives with a negative fair value (15)	1,584	1,444	1,684	1,835
Other trading liabilities	2	2	148	366
Net due to related foreign offices	25,477	27,813	31,868	30,411
Other liabilities	7,766	7,850	7,900	9,075
TOTAL LIABILITIES (22)	407,381	414,846	421,022	422,228
RESIDUAL (ASSETS LESS LIABILITIES) (19)	44,953	45,436	45,751	45,119
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	384	388	380	378
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.