

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



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

Jun 18, 2014

Account	Week Ending			
	May 21	May 28	Jun 4	Jun 11
ASSETS				
Bank Credit	356,372	356,407	354,255	354,061
Securities in bank credit (1)	102,926	103,333	102,844	103,471
Treasury and agency securities (2)	68,609	69,084	68,591	69,188
Mortgage-backed securities (MBS) (3)	42,721	42,983	43,417	43,417
Non-MBS (4)	25,888	26,101	25,174	25,771
Other securities	34,317	34,249	34,253	34,283
Mortgage-backed securities (5)	888	883	872	868
Non-MBS (6)	33,429	33,366	33,381	33,414
Loans and leases in bank credit (7)	253,446	253,074	251,411	250,590
Commercial and industrial loans	65,571	65,494	65,457	65,383
Real estate loans	123,983	124,148	124,362	124,562
Revolving home equity loans	12,864	12,850	12,839	12,834
Closed-end residential loans (8)	41,073	41,164	41,386	41,433
Commercial real estate loans (9)	70,046	70,134	70,136	70,296
Consumer loans	12,801	12,838	12,908	12,982
Credit cards and other revolving plans	1,156	1,157	1,155	1,209
Other consumer loans (10)	11,644	11,681	11,753	11,773
Other loans and leases	51,092	50,593	48,685	47,663
Fed funds and reverse RPs with nonbanks (11)	21,503	20,801	19,177	18,067
All other loans and leases (12)	29,589	29,792	29,508	29,596
LESS: Allowance for loan and lease losses	3,511	3,486	3,498	3,513
Interbank loans	4,933	4,803	4,910	5,225
Fed funds and reverse RPs with banks	3,916	3,784	3,893	4,214
Loans to commercial banks	1,018	1,019	1,018	1,011
Cash assets (13)	55,147	59,244	56,724	56,307
Trading assets (14)	1,679	1,709	1,640	1,663
Derivatives with a positive fair value (15)	1,671	1,701	1,632	1,653
Other trading assets	7	9	8	11
Other assets (16)	34,352	35,868	36,088	35,483
TOTAL ASSETS (22)	448,972	454,544	450,120	449,226
LIABILITIES				
Deposits	325,476	327,947	327,945	323,669
Large time deposits	74,684	73,550	75,192	74,087
Other deposits	250,792	254,397	252,753	249,582
Borrowings	42,590	42,990	40,906	42,254
Borrowings from banks in the U.S.	2,127	2,286	2,094	2,591
Borrowings from others	40,463	40,704	38,812	39,663
Trading liabilities (17)	2,582	2,431	2,346	2,266
Derivatives with a negative fair value (15)	1,388	1,427	1,376	1,395
Other trading liabilities	1,194	1,004	970	871
Net due to related foreign offices	25,770	27,873	26,491	28,840
Other liabilities	8,630	8,948	7,711	8,248
TOTAL LIABILITIES (22)	405,048	410,188	405,400	405,277
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,924	44,356	44,720	43,949
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	201	241	334	341
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.