

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



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

Sep 10, 2014

Account	Week Ending			
	Aug 13	Aug 20	Aug 27	Sep 3
ASSETS				
Bank Credit	346,726	351,457	350,144	351,629
Securities in bank credit (1)	98,632	97,599	97,035	97,610
Treasury and agency securities (2)	67,100	66,108	65,546	66,082
Mortgage-backed securities (MBS) (3)	41,735	42,213	42,303	42,679
Non-MBS (4)	25,365	23,896	23,243	23,403
Other securities	31,532	31,491	31,489	31,528
Mortgage-backed securities (5)	682	716	708	689
Non-MBS (6)	30,850	30,775	30,782	30,840
Loans and leases in bank credit (7)	248,094	253,858	253,109	254,019
Commercial and industrial loans	64,520	67,115	66,951	67,153
Real estate loans	123,881	126,161	126,286	126,503
Revolving home equity loans	12,770	12,777	12,755	12,746
Closed-end residential loans (8)	40,830	41,745	41,804	41,914
Commercial real estate loans (9)	70,281	71,639	71,726	71,843
Consumer loans	13,137	13,026	13,016	13,033
Credit cards and other revolving plans	1,331	1,238	1,247	1,255
Other consumer loans (10)	11,806	11,788	11,769	11,778
Other loans and leases	46,556	47,556	46,857	47,330
Fed funds and reverse RPs with nonbanks (11)	17,395	18,246	17,473	17,654
All other loans and leases (12)	29,161	29,310	29,383	29,676
LESS: Allowance for loan and lease losses	3,359	3,447	3,426	3,441
Interbank loans	3,587	3,605	3,709	3,693
Fed funds and reverse RPs with banks	2,857	2,874	2,969	2,949
Loans to commercial banks	730	731	740	744
Cash assets (13)	58,351	63,445	61,014	67,279
Trading assets (14)	1,731	1,844	1,881	1,856
Derivatives with a positive fair value (15)	1,728	1,836	1,873	1,849
Other trading assets	3	9	7	7
Other assets (16)	33,614	33,273	33,181	33,663
TOTAL ASSETS (22)	440,650	450,176	446,504	454,679
LIABILITIES				
Deposits	321,470	326,767	328,882	334,575
Large time deposits	72,035	73,092	73,480	75,844
Other deposits	249,435	253,675	255,402	258,731
Borrowings	37,565	38,293	36,297	37,211
Borrowings from banks in the U.S.	2,538	2,684	2,554	2,821
Borrowings from others	35,027	35,609	33,744	34,391
Trading liabilities (17)	2,807	2,635	2,343	2,414
Derivatives with a negative fair value (15)	1,361	1,465	1,511	1,487
Other trading liabilities	1,446	1,170	832	927
Net due to related foreign offices	26,913	29,321	26,109	27,273
Other liabilities	7,199	7,852	7,591	7,845
TOTAL LIABILITIES (22)	395,954	404,867	401,224	409,319
RESIDUAL (ASSETS LESS LIABILITIES) (19)	44,697	45,309	45,280	45,360
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	249	238	248	316
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.