

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



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

Nov 5, 2014

Account	Week Ending			
	Oct 8	Oct 15	Oct 22	Oct 29
ASSETS				
Bank Credit	348,586	347,545	345,989	334,936
Securities in bank credit (1)	96,343	96,499	95,323	94,423
Treasury and agency securities (2)	64,663	64,864	63,663	62,778
Mortgage-backed securities (MBS) (3)	42,531	42,602	42,376	42,508
Non-MBS (4)	22,132	22,262	21,288	20,270
Other securities	31,680	31,635	31,660	31,645
Mortgage-backed securities (5)	667	668	666	654
Non-MBS (6)	31,012	30,967	30,994	30,990
Loans and leases in bank credit (7)	252,242	251,046	250,665	240,514
Commercial and industrial loans	67,337	68,090	68,120	67,956
Real estate loans	125,013	124,983	125,149	125,341
Revolving home equity loans	12,653	12,659	12,646	12,643
Closed-end residential loans (8)	41,732	41,612	41,636	41,730
Commercial real estate loans (9)	70,628	70,712	70,868	70,968
Consumer loans	13,033	13,037	13,035	13,042
Credit cards and other revolving plans	1,285	1,288	1,288	1,293
Other consumer loans (10)	11,748	11,749	11,747	11,749
Other loans and leases	46,860	44,936	44,361	34,175
Fed funds and reverse RPs with nonbanks (11)	16,063	14,180	14,021	3,945
All other loans and leases (12)	30,797	30,756	30,340	30,230
LESS: Allowance for loan and lease losses	3,328	3,338	3,331	3,311
Interbank loans	3,423	2,816	1,686	1,411
Fed funds and reverse RPs with banks	3,383	2,771	1,642	1,373
Loans to commercial banks	40	44	44	39
Cash assets (13)	68,816	65,891	62,275	66,773
Trading assets (14)	1,788	1,955	1,404	1,258
Derivatives with a positive fair value (15)	1,782	1,947	1,397	1,253
Other trading assets	7	7	6	6
Other assets (16)	36,304	36,740	38,863	37,512
TOTAL ASSETS (22)	455,590	451,608	446,886	438,581
LIABILITIES				
Deposits	335,799	337,140	328,894	327,252
Large time deposits	77,707	76,354	75,383	72,743
Other deposits	258,092	260,787	253,512	254,509
Borrowings	35,618	33,202	34,795	23,317
Borrowings from banks in the U.S.	2,537	2,292	2,484	2,532
Borrowings from others	33,081	30,909	32,311	20,785
Trading liabilities (17)	2,095	2,469	1,917	1,562
Derivatives with a negative fair value (15)	1,450	1,630	1,709	1,559
Other trading liabilities	645	839	209	2
Net due to related foreign offices	29,502	26,217	28,658	33,984
Other liabilities	7,943	7,477	7,491	7,578
TOTAL LIABILITIES (22)	410,957	406,505	401,755	393,692
RESIDUAL (ASSETS LESS LIABILITIES) (19)	44,633	45,103	45,130	44,889
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	287	328	315	321
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.