

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 20, 2014

Account	Week Ending			
	Oct 22	Oct 29	Nov 5	Nov 12
ASSETS				
Bank Credit	345,927	334,880	346,739	349,283
Securities in bank credit (1)	95,288	94,387	95,593	95,691
Treasury and agency securities (2)	63,629	62,743	63,802	63,757
Mortgage-backed securities (MBS) (3)	42,344	42,476	42,751	42,802
Non-MBS (4)	21,285	20,267	21,051	20,955
Other securities	31,659	31,644	31,791	31,934
Mortgage-backed securities (5)	666	665	665	663
Non-MBS (6)	30,993	30,979	31,126	31,272
Loans and leases in bank credit (7)	250,640	240,493	251,146	253,591
Commercial and industrial loans	68,118	67,956	68,186	68,358
Real estate loans	125,130	125,322	125,880	126,083
Revolving home equity loans	12,640	12,641	12,679	12,679
Closed-end residential loans (8)	41,630	41,721	41,927	41,972
Commercial real estate loans (9)	70,861	70,960	71,274	71,432
Consumer loans	13,034	13,041	13,057	13,055
Credit cards and other revolving plans	1,288	1,293	1,296	1,299
Other consumer loans (10)	11,746	11,748	11,761	11,756
Other loans and leases	44,358	34,174	44,023	46,095
Fed funds and reverse RPs with nonbanks (11)	14,021	3,945	13,446	14,943
All other loans and leases (12)	30,336	30,229	30,577	31,153
LESS: Allowance for loan and lease losses	3,330	3,310	3,301	3,298
Interbank loans	1,685	1,406	2,237	3,111
Fed funds and reverse RPs with banks	1,640	1,367	2,195	3,069
Loans to commercial banks	44	39	41	42
Cash assets (13)	62,274	66,771	63,529	56,042
Trading assets (14)	1,404	1,258	1,503	1,571
Derivatives with a positive fair value (15)	1,398	1,253	1,496	1,563
Other trading assets	6	5	7	7
Other assets (16)	38,857	37,506	37,655	45,652
TOTAL ASSETS (22)	446,816	438,511	448,363	452,360
LIABILITIES				
Deposits	328,824	327,181	332,270	335,818
Large time deposits	75,373	72,733	73,556	75,333
Other deposits	253,451	254,449	258,713	260,486
Borrowings	34,795	23,317	34,474	36,740
Borrowings from banks in the U.S.	2,484	2,532	2,365	2,268
Borrowings from others	32,311	20,785	32,109	34,472
Trading liabilities (17)	1,917	1,562	1,575	1,585
Derivatives with a negative fair value (15)	1,709	1,560	1,573	1,584
Other trading liabilities	208	2	2	2
Net due to related foreign offices	28,658	33,984	26,289	25,477
Other liabilities	7,491	7,578	8,267	7,761
TOTAL LIABILITIES (22)	401,685	393,622	402,874	407,382
RESIDUAL (ASSETS LESS LIABILITIES) (19)	45,131	44,890	45,488	44,978
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	315	321	375	384
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.