

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



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

Apr 30, 2014

Account	Week Ending			
	Apr 2	Apr 9	Apr 16	Apr 23
ASSETS				
Bank Credit	354,305	352,483	351,783	349,680
Securities in bank credit (1)	102,878	103,072	102,860	103,143
Treasury and agency securities (2)	67,873	67,822	67,813	68,180
Mortgage-backed securities (MBS) (3)	40,950	41,081	41,107	41,361
Non-MBS (4)	26,923	26,741	26,706	26,819
Other securities	35,005	35,250	35,047	34,963
Mortgage-backed securities (5)	924	922	920	920
Non-MBS (6)	34,081	34,328	34,127	34,044
Loans and leases in bank credit (7)	251,427	249,411	248,923	246,536
Commercial and industrial loans	64,094	64,388	65,051	64,985
Real estate loans	123,987	124,075	124,033	124,125
Revolving home equity loans	12,949	12,934	12,962	12,951
Closed-end residential loans (8)	41,017	41,080	40,972	40,980
Commercial real estate loans (9)	70,022	70,061	70,099	70,194
Consumer loans	12,488	12,500	12,566	12,590
Credit cards and other revolving plans	1,148	1,136	1,182	1,177
Other consumer loans (10)	11,340	11,364	11,385	11,413
Other loans and leases	50,858	48,448	47,272	44,837
Fed funds and reverse RPs with nonbanks (11)	21,573	20,356	18,878	17,316
All other loans and leases (12)	29,285	28,092	28,394	27,522
LESS: Allowance for loan and lease losses	3,472	3,499	3,514	3,508
Interbank loans	4,030	4,371	4,357	4,336
Fed funds and reverse RPs with banks	3,088	3,416	3,398	3,378
Loans to commercial banks	941	954	959	958
Cash assets (13)	53,415	59,128	61,337	56,594
Trading assets (14)	1,473	1,578	1,485	1,659
Derivatives with a positive fair value (15)	1,467	1,571	1,478	1,652
Other trading assets	7	7	7	7
Other assets (16)	44,563	43,067	42,190	39,737
TOTAL ASSETS (22)	454,314	457,128	457,639	448,498
LIABILITIES				
Deposits	328,140	330,356	331,993	326,117
Large time deposits	78,265	79,400	79,375	78,349
Other deposits	249,875	250,956	252,618	247,769
Borrowings	44,044	43,227	43,613	40,580
Borrowings from banks in the U.S.	2,952	3,110	2,401	2,622
Borrowings from others	41,092	40,117	41,211	37,958
Trading liabilities (17)	2,408	2,534	2,538	2,596
Derivatives with a negative fair value (15)	1,474	1,584	1,496	1,397
Other trading liabilities	935	950	1,041	1,199
Net due to related foreign offices	27,195	27,910	27,277	27,261
Other liabilities	8,224	9,268	8,429	8,046
TOTAL LIABILITIES (22)	410,012	413,295	413,849	404,601
RESIDUAL (ASSETS LESS LIABILITIES) (19)	44,302	43,833	43,790	43,897
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	53	89	86	66
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	0	0	-	-

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.