

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



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

May 12, 2014

Account	Week Ending			
	Apr 9	Apr 16	Apr 23	Apr 30
ASSETS				
Bank Credit	352,222	351,511	349,406	352,295
Securities in bank credit (1)	102,970	102,747	103,027	102,022
Treasury and agency securities (2)	67,836	67,816	68,153	67,438
Mortgage-backed securities (MBS) (3)	41,061	41,077	41,328	41,695
Non-MBS (4)	26,774	26,739	26,825	25,743
Other securities	35,134	34,930	34,874	34,584
Mortgage-backed securities (5)	911	909	909	904
Non-MBS (6)	34,223	34,021	33,965	33,680
Loans and leases in bank credit (7)	249,252	248,764	246,380	250,273
Commercial and industrial loans	64,313	64,976	64,909	64,976
Real estate loans	123,944	123,903	123,999	124,156
Revolving home equity loans	12,914	12,942	12,931	12,960
Closed-end residential loans (8)	41,044	40,936	40,943	41,007
Commercial real estate loans (9)	69,986	70,026	70,125	70,190
Consumer loans	12,548	12,614	12,638	12,661
Credit cards and other revolving plans	1,133	1,179	1,175	1,160
Other consumer loans (10)	11,415	11,435	11,464	11,501
Other loans and leases	48,446	47,270	44,834	48,480
Fed funds and reverse RPs with nonbanks (11)	20,356	18,878	17,316	19,466
All other loans and leases (12)	28,090	28,392	27,519	29,014
LESS: Allowance for loan and lease losses	3,513	3,527	3,522	3,503
Interbank loans	4,371	4,357	4,336	4,644
Fed funds and reverse RPs with banks	3,416	3,398	3,378	3,686
Loans to commercial banks	954	959	958	958
Cash assets (13)	59,063	61,281	56,550	53,075
Trading assets (14)	1,578	1,485	1,659	1,879
Derivatives with a positive fair value (15)	1,571	1,478	1,652	1,872
Other trading assets	7	7	7	7
Other assets (16)	43,028	42,152	39,697	41,309
TOTAL ASSETS (22)	456,748	457,257	448,127	449,698
LIABILITIES				
Deposits	330,034	331,681	325,819	327,440
Large time deposits	79,420	79,395	78,369	75,300
Other deposits	250,614	252,286	247,450	252,141
Borrowings	43,224	43,609	40,577	40,917
Borrowings from banks in the U.S.	3,110	2,401	2,622	2,794
Borrowings from others	40,113	41,208	37,955	38,123
Trading liabilities (17)	2,534	2,538	2,596	2,398
Derivatives with a negative fair value (15)	1,584	1,496	1,397	1,592
Other trading liabilities	950	1,041	1,199	806
Net due to related foreign offices	27,910	27,277	27,261	25,893
Other liabilities	9,265	8,425	8,042	8,403
TOTAL LIABILITIES (22)	412,967	413,530	404,295	405,052
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,781	43,727	43,832	44,646
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	89	86	66	124
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	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.