

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 16	Apr 23	Apr 30	May 7
ASSETS				
Bank Credit	351,562	349,488	352,337	353,608
Securities in bank credit (1)	102,834	103,143	102,142	103,148
Treasury and agency securities (2)	67,838	68,186	67,475	68,425
Mortgage-backed securities (MBS) (3)	41,096	41,358	41,729	42,487
Non-MBS (4)	26,742	26,829	25,747	25,938
Other securities	34,997	34,957	34,666	34,723
Mortgage-backed securities (5)	913	913	908	906
Non-MBS (6)	34,084	34,044	33,758	33,817
Loans and leases in bank credit (7)	248,728	246,345	250,195	250,460
Commercial and industrial loans	64,992	64,938	64,970	65,072
Real estate loans	123,835	123,926	124,085	124,055
Revolving home equity loans	12,932	12,920	12,947	12,909
Closed-end residential loans (8)	40,949	40,955	41,008	41,082
Commercial real estate loans (9)	69,954	70,051	70,130	70,064
Consumer loans	12,619	12,640	12,659	12,685
Credit cards and other revolving plans	1,180	1,175	1,160	1,152
Other consumer loans (10)	11,439	11,465	11,499	11,533
Other loans and leases	47,282	44,841	48,481	48,649
Fed funds and reverse RPs with nonbanks (11)	18,878	17,316	19,466	19,175
All other loans and leases (12)	28,404	27,525	29,015	29,473
LESS: Allowance for loan and lease losses	3,522	3,516	3,497	3,537
Interbank loans	4,352	4,336	4,649	5,045
Fed funds and reverse RPs with banks	3,393	3,378	3,691	4,050
Loans to commercial banks	959	958	958	995
Cash assets (13)	61,170	56,488	52,951	55,807
Trading assets (14)	1,483	1,657	1,877	1,744
Derivatives with a positive fair value (15)	1,476	1,650	1,871	1,737
Other trading assets	7	7	7	7
Other assets (16)	42,145	39,691	41,310	39,711
TOTAL ASSETS (22)	457,189	448,144	449,627	452,378
LIABILITIES				
Deposits	331,672	325,870	327,447	327,244
Large time deposits	79,411	78,368	75,297	78,883
Other deposits	252,261	247,502	252,151	248,361
Borrowings	43,618	40,610	40,909	44,470
Borrowings from banks in the U.S.	2,401	2,622	2,835	3,426
Borrowings from others	41,217	37,988	38,075	41,044
Trading liabilities (17)	2,536	2,594	2,397	2,306
Derivatives with a negative fair value (15)	1,495	1,395	1,591	1,448
Other trading liabilities	1,041	1,199	806	857
Net due to related foreign offices	27,277	27,261	25,893	25,651
Other liabilities	8,422	8,052	8,410	8,876
TOTAL LIABILITIES (22)	413,526	404,387	405,057	408,547
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,664	43,757	44,570	43,830
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	87	67	122	177
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.