

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



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

Mar 12, 2014

Account	Week Ending			
	Feb 12	Feb 19	Feb 26	Mar 5
ASSETS				
Bank Credit	340,517	344,542	346,564	348,704
Securities in bank credit (1)	101,691	102,662	102,946	102,174
Treasury and agency securities (2)	66,964	67,960	68,137	67,176
Mortgage-backed securities (MBS) (3)	38,674	39,233	39,637	39,976
Non-MBS (4)	28,289	28,727	28,500	27,200
Other securities	34,727	34,702	34,810	34,998
Mortgage-backed securities (5)	969	969	963	933
Non-MBS (6)	33,758	33,733	33,847	34,065
Loans and leases in bank credit (7)	238,826	241,879	243,618	246,530
Commercial and industrial loans	61,803	62,509	62,651	63,548
Real estate loans	123,214	123,176	123,254	123,355
Revolving home equity loans	13,087	13,082	13,058	13,013
Closed-end residential loans (8)	40,885	40,648	40,662	40,757
Commercial real estate loans (9)	69,241	69,446	69,533	69,585
Consumer loans	12,332	12,318	12,346	12,350
Credit cards and other revolving plans	1,132	1,129	1,122	1,122
Other consumer loans (10)	11,199	11,189	11,224	11,229
Other loans and leases	41,478	43,876	45,368	47,277
Fed funds and reverse RPs with nonbanks (11)	14,541	16,241	17,926	19,664
All other loans and leases (12)	26,937	27,636	27,441	27,612
LESS: Allowance for loan and lease losses	3,498	3,496	3,482	3,479
Interbank loans	4,597	4,682	4,125	3,990
Fed funds and reverse RPs with banks	3,627	3,670	3,135	3,040
Loans to commercial banks	971	1,012	990	950
Cash assets (13)	51,023	51,295	52,805	48,610
Trading assets (14)	1,520	1,550	1,540	1,497
Derivatives with a positive fair value (15)	1,512	1,542	1,532	1,490
Other trading assets	8	8	9	7
Other assets (16)	39,322	40,770	41,321	42,770
TOTAL ASSETS (22)	433,482	439,343	442,873	442,092
LIABILITIES				
Deposits	313,253	317,665	320,590	321,353
Large time deposits	71,159	75,052	75,570	74,682
Other deposits	242,094	242,613	245,021	246,671
Borrowings	40,836	39,818	40,597	40,897
Borrowings from banks in the U.S.	2,569	2,701	2,801	2,748
Borrowings from others	38,267	37,117	37,796	38,149
Trading liabilities (17)	2,240	2,305	2,114	2,240
Derivatives with a negative fair value (15)	1,507	1,541	1,538	1,484
Other trading liabilities	733	764	575	756
Net due to related foreign offices	25,185	26,960	26,102	26,318
Other liabilities	8,574	9,144	9,604	7,570
TOTAL LIABILITIES (22)	390,089	395,891	399,008	398,378
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,393	43,451	43,865	43,713
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	74	86	101	188
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	60	60	60	60

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.