

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 4, 2014

Account	Week Ending			
	Mar 5	Mar 12	Mar 19	Mar 26
ASSETS				
Bank Credit	348,702	350,580	352,944	353,058
Securities in bank credit (1)	102,174	103,214	103,710	104,094
Treasury and agency securities (2)	67,176	68,050	68,857	69,121
Mortgage-backed securities (MBS) (3)	39,976	40,497	40,685	40,691
Non-MBS (4)	27,200	27,554	28,172	28,430
Other securities	34,998	35,163	34,853	34,973
Mortgage-backed securities (5)	933	930	931	927
Non-MBS (6)	34,065	34,233	33,922	34,046
Loans and leases in bank credit (7)	246,528	247,367	249,234	248,964
Commercial and industrial loans	63,558	63,470	63,930	64,198
Real estate loans	123,389	123,460	123,503	123,634
Revolving home equity loans	13,013	12,987	12,958	12,962
Closed-end residential loans (8)	40,791	40,878	40,806	40,932
Commercial real estate loans (9)	69,585	69,596	69,740	69,740
Consumer loans	12,339	12,351	12,376	12,426
Credit cards and other revolving plans	1,122	1,118	1,116	1,113
Other consumer loans (10)	11,217	11,233	11,261	11,313
Other loans and leases	47,243	48,086	49,424	48,706
Fed funds and reverse RPs with nonbanks (11)	19,664	20,212	21,206	20,285
All other loans and leases (12)	27,578	27,874	28,218	28,420
LESS: Allowance for loan and lease losses	3,479	3,508	3,504	3,478
Interbank loans	3,990	4,119	4,093	3,982
Fed funds and reverse RPs with banks	3,040	3,172	3,177	3,070
Loans to commercial banks	950	947	915	912
Cash assets (13)	48,620	57,296	53,065	54,393
Trading assets (14)	1,497	1,527	1,409	1,528
Derivatives with a positive fair value (15)	1,490	1,520	1,402	1,521
Other trading assets	7	7	7	7
Other assets (16)	42,735	44,513	39,547	42,661
TOTAL ASSETS (22)	442,065	454,527	447,554	452,144
LIABILITIES				
Deposits	321,346	328,176	323,101	327,704
Large time deposits	74,249	79,783	75,941	77,344
Other deposits	247,097	248,393	247,160	250,361
Borrowings	40,897	41,622	43,653	43,746
Borrowings from banks in the U.S.	2,748	2,721	2,751	2,540
Borrowings from others	38,149	38,901	40,903	41,206
Trading liabilities (17)	2,240	2,705	2,223	2,244
Derivatives with a negative fair value (15)	1,484	1,516	1,394	1,516
Other trading liabilities	756	1,190	829	729
Net due to related foreign offices	26,318	28,879	26,664	26,522
Other liabilities	7,570	9,667	8,487	8,379
TOTAL LIABILITIES (22)	398,372	411,050	404,128	408,595
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,694	43,478	43,425	43,549
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	188	196	175	155
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	0	0	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.