

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 24, 2014

Account	Week Ending			
	Mar 26	Apr 2	Apr 9	Apr 16
ASSETS				
Bank Credit	353,263	354,305	352,483	351,783
Securities in bank credit (1)	104,130	102,878	103,072	102,860
Treasury and agency securities (2)	69,150	67,873	67,822	67,813
Mortgage-backed securities (MBS) (3)	40,720	40,950	41,081	41,107
Non-MBS (4)	28,430	26,923	26,741	26,706
Other securities	34,980	35,005	35,250	35,047
Mortgage-backed securities (5)	927	924	922	920
Non-MBS (6)	34,053	34,081	34,328	34,127
Loans and leases in bank credit (7)	249,134	251,427	249,411	248,923
Commercial and industrial loans	64,224	64,094	64,388	65,051
Real estate loans	123,772	123,987	124,075	124,033
Revolving home equity loans	12,962	12,949	12,934	12,962
Closed-end residential loans (8)	40,943	41,017	41,080	40,972
Commercial real estate loans (9)	69,867	70,022	70,061	70,099
Consumer loans	12,426	12,488	12,500	12,566
Credit cards and other revolving plans	1,113	1,148	1,136	1,182
Other consumer loans (10)	11,313	11,340	11,364	11,385
Other loans and leases	48,711	50,858	48,448	47,272
Fed funds and reverse RPs with nonbanks (11)	20,285	21,573	20,356	18,878
All other loans and leases (12)	28,425	29,285	28,092	28,394
LESS: Allowance for loan and lease losses	3,483	3,472	3,499	3,514
Interbank loans	3,982	4,030	4,371	4,357
Fed funds and reverse RPs with banks	3,070	3,088	3,416	3,398
Loans to commercial banks	912	941	954	959
Cash assets (13)	54,422	53,427	59,140	61,337
Trading assets (14)	1,528	1,473	1,578	1,485
Derivatives with a positive fair value (15)	1,521	1,467	1,571	1,478
Other trading assets	7	7	7	7
Other assets (16)	42,669	44,591	43,095	42,190
TOTAL ASSETS (22)	452,382	454,353	457,168	457,639
LIABILITIES				
Deposits	327,922	328,152	330,367	331,993
Large time deposits	77,466	78,265	79,400	79,375
Other deposits	250,456	249,887	250,967	252,618
Borrowings	43,746	44,044	43,227	43,613
Borrowings from banks in the U.S.	2,540	2,952	3,110	2,401
Borrowings from others	41,207	41,092	40,117	41,211
Trading liabilities (17)	2,244	2,408	2,534	2,538
Derivatives with a negative fair value (15)	1,516	1,474	1,584	1,496
Other trading liabilities	729	935	950	1,041
Net due to related foreign offices	26,522	27,195	27,910	27,277
Other liabilities	8,381	8,224	9,268	8,429
TOTAL LIABILITIES (22)	408,815	410,023	413,307	413,849
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,567	44,330	43,861	43,790
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	154	53	89	86
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	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.