

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 22, 2014

Account	Week Ending			
	Apr 23	Apr 30	May 7	May 14
ASSETS				
Bank Credit	349,478	352,337	353,608	356,761
Securities in bank credit (1)	103,131	102,142	103,148	104,295
Treasury and agency securities (2)	68,188	67,492	68,442	69,336
Mortgage-backed securities (MBS) (3)	41,365	41,746	42,504	43,443
Non-MBS (4)	26,823	25,747	25,938	25,893
Other securities	34,944	34,650	34,706	34,958
Mortgage-backed securities (5)	900	891	889	889
Non-MBS (6)	34,043	33,758	33,817	34,070
Loans and leases in bank credit (7)	246,347	250,195	250,460	252,466
Commercial and industrial loans	64,929	64,970	65,072	65,088
Real estate loans	123,937	124,085	124,055	124,059
Revolving home equity loans	12,920	12,947	12,909	12,903
Closed-end residential loans (8)	40,956	41,008	41,082	40,972
Commercial real estate loans (9)	70,061	70,130	70,063	70,184
Consumer loans	12,640	12,659	12,685	12,745
Credit cards and other revolving plans	1,175	1,160	1,152	1,160
Other consumer loans (10)	11,465	11,499	11,533	11,585
Other loans and leases	44,840	48,481	48,649	50,574
Fed funds and reverse RPs with nonbanks (11)	17,316	19,466	19,175	20,384
All other loans and leases (12)	27,525	29,015	29,474	30,190
LESS: Allowance for loan and lease losses	3,516	3,497	3,537	3,539
Interbank loans	4,359	4,649	5,045	5,640
Fed funds and reverse RPs with banks	3,402	3,691	4,050	4,640
Loans to commercial banks	958	958	995	1,000
Cash assets (13)	56,475	52,951	55,807	51,546
Trading assets (14)	1,657	1,877	1,744	1,705
Derivatives with a positive fair value (15)	1,650	1,871	1,737	1,698
Other trading assets	7	7	7	7
Other assets (16)	39,683	41,310	39,711	37,943
TOTAL ASSETS (22)	448,137	449,627	452,378	450,056
LIABILITIES				
Deposits	325,878	327,447	327,244	326,521
Large time deposits	78,375	75,300	78,883	77,334
Other deposits	247,503	252,148	248,361	249,187
Borrowings	40,613	40,909	44,470	43,333
Borrowings from banks in the U.S.	2,626	2,835	3,426	3,122
Borrowings from others	37,987	38,075	41,044	40,211
Trading liabilities (17)	2,594	2,397	2,306	2,415
Derivatives with a negative fair value (15)	1,396	1,591	1,448	1,413
Other trading liabilities	1,199	806	857	1,002
Net due to related foreign offices	27,261	25,893	25,651	24,982
Other liabilities	8,053	8,409	8,875	9,007
TOTAL LIABILITIES (22)	404,400	405,056	408,546	406,258
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,738	44,571	43,832	43,797
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	65	122	177	185
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.