

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 9, 2014

Account	Week Ending			
	Mar 12	Mar 19	Mar 26	Apr 2
ASSETS				
Bank Credit	350,807	353,170	353,284	354,318
Securities in bank credit (1)	103,271	103,766	104,151	102,899
Treasury and agency securities (2)	68,098	68,905	69,169	67,892
Mortgage-backed securities (MBS) (3)	40,545	40,732	40,739	40,958
Non-MBS (4)	27,554	28,172	28,430	26,934
Other securities	35,172	34,862	34,982	35,007
Mortgage-backed securities (5)	930	931	927	924
Non-MBS (6)	34,242	33,931	34,055	34,083
Loans and leases in bank credit (7)	247,536	249,404	249,134	251,419
Commercial and industrial loans	63,496	63,957	64,224	64,090
Real estate loans	123,599	123,642	123,772	123,987
Revolving home equity loans	12,987	12,958	12,962	12,949
Closed-end residential loans (8)	40,889	40,816	40,943	41,016
Commercial real estate loans (9)	69,723	69,867	69,867	70,022
Consumer loans	12,351	12,376	12,426	12,494
Credit cards and other revolving plans	1,118	1,116	1,113	1,148
Other consumer loans (10)	11,233	11,261	11,313	11,346
Other loans and leases	48,091	49,429	48,711	50,848
Fed funds and reverse RPs with nonbanks (11)	20,212	21,206	20,285	21,573
All other loans and leases (12)	27,879	28,223	28,425	29,275
LESS: Allowance for loan and lease losses	3,513	3,509	3,483	3,473
Interbank loans	4,119	4,093	3,982	4,040
Fed funds and reverse RPs with banks	3,172	3,177	3,070	3,088
Loans to commercial banks	947	915	912	951
Cash assets (13)	57,316	53,086	54,415	53,420
Trading assets (14)	1,527	1,409	1,528	1,473
Derivatives with a positive fair value (15)	1,520	1,402	1,521	1,467
Other trading assets	7	7	7	7
Other assets (16)	44,521	39,556	42,669	44,591
TOTAL ASSETS (22)	454,779	447,804	452,396	454,370
LIABILITIES				
Deposits	328,393	323,317	327,922	328,152
Large time deposits	79,869	76,027	77,417	78,216
Other deposits	248,524	247,290	250,505	249,936
Borrowings	41,622	43,653	43,746	44,043
Borrowings from banks in the U.S.	2,721	2,751	2,540	2,952
Borrowings from others	38,902	40,903	41,206	41,092
Trading liabilities (17)	2,705	2,223	2,244	2,408
Derivatives with a negative fair value (15)	1,516	1,394	1,516	1,474
Other trading liabilities	1,190	829	729	935
Net due to related foreign offices	28,879	26,664	26,522	27,195
Other liabilities	9,669	8,490	8,381	8,224
TOTAL LIABILITIES (22)	411,269	404,347	408,815	410,023
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,510	43,457	43,581	44,346
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	196	174	155	53
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.