

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



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

Jan 22, 2014

Account	Week Ending			
	Dec 25	Jan 1	Jan 8	Jan 15
ASSETS				
Bank Credit	338,345	340,874	334,691	333,963
Securities in bank credit (1)	98,529	98,658	97,844	97,566
Treasury and agency securities (2)	63,750	64,154	63,394	63,313
Mortgage-backed securities (MBS) (3)	36,162	36,512	36,465	36,855
Non-MBS (4)	27,588	27,642	26,929	26,458
Other securities	34,780	34,505	34,450	34,253
Mortgage-backed securities (5)	1,012	1,003	991	989
Non-MBS (6)	33,767	33,502	33,460	33,263
Loans and leases in bank credit (7)	239,816	242,216	236,846	236,397
Commercial and industrial loans	61,704	61,654	61,517	61,601
Real estate loans	121,838	122,079	121,915	121,745
Revolving home equity loans	13,079	13,079	13,035	13,018
Closed-end residential loans (8)	40,579	40,648	40,598	40,452
Commercial real estate loans (9)	68,179	68,353	68,283	68,275
Consumer loans	12,326	12,325	12,304	12,325
Credit cards and other revolving plans	1,149	1,162	1,143	1,145
Other consumer loans (10)	11,176	11,163	11,161	11,180
Other loans and leases	43,948	46,157	41,111	40,726
Fed funds and reverse RPs with nonbanks (11)	16,457	18,726	14,501	14,065
All other loans and leases (12)	27,491	27,432	26,610	26,661
LESS: Allowance for loan and lease losses	3,567	3,520	3,458	3,455
Interbank loans	4,528	4,494	4,058	4,260
Fed funds and reverse RPs with banks	3,531	3,490	3,098	3,330
Loans to commercial banks	998	1,003	960	929
Cash assets (13)	62,695	57,152	59,233	62,635
Trading assets (14)	1,738	1,622	1,570	1,539
Derivatives with a positive fair value (15)	1,732	1,617	1,565	1,533
Other trading assets	6	6	6	6
Other assets (16)	40,168	42,907	39,151	40,509
TOTAL ASSETS (22)	443,907	443,528	435,246	439,449
LIABILITIES				
Deposits	317,918	321,062	312,985	315,878
Large time deposits	72,695	73,604	71,611	70,949
Other deposits	245,224	247,458	241,374	244,928
Borrowings	41,225	41,379	38,879	41,425
Borrowings from banks in the U.S.	3,040	2,681	3,115	3,589
Borrowings from others	38,185	38,699	35,765	37,836
Trading liabilities (17)	2,234	2,737	1,832	1,928
Derivatives with a negative fair value (15)	1,820	1,712	1,666	1,639
Other trading liabilities	414	1,025	166	289
Net due to related foreign offices	31,373	26,700	30,212	29,218
Other liabilities	8,818	8,306	7,901	8,158
TOTAL LIABILITIES (22)	401,569	400,184	391,809	396,605
RESIDUAL (ASSETS LESS LIABILITIES) (19)	42,338	43,344	43,437	42,844
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	67	(57)	(126)	(104)
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.