

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



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

Dec 11, 2013

Account	Week Ending			
	Nov 13	Nov 20	Nov 27	Dec 4
ASSETS				
Bank Credit	327,754	329,373	329,396	330,561
Securities in bank credit (1)	95,682	95,580	95,817	96,479
Treasury and agency securities (2)	60,990	60,996	61,255	62,032
Mortgage-backed securities (MBS) (3)	34,649	34,376	34,708	35,345
Non-MBS (4)	26,341	26,620	26,547	26,687
Other securities	34,692	34,584	34,562	34,448
Mortgage-backed securities (5)	1,101	1,099	1,092	1,078
Non-MBS (6)	33,591	33,485	33,470	33,370
Loans and leases in bank credit (7)	232,072	233,793	233,580	234,082
Commercial and industrial loans	59,797	60,052	60,087	60,077
Real estate loans	119,346	119,555	119,863	119,793
Revolving home equity loans	12,983	12,977	12,992	12,980
Closed-end residential loans (8)	40,029	40,145	40,173	40,136
Commercial real estate loans (9)	66,334	66,434	66,699	66,676
Consumer loans	12,182	12,203	12,204	12,231
Credit cards and other revolving plans	1,118	1,120	1,119	1,129
Other consumer loans (10)	11,064	11,083	11,084	11,103
Other loans and leases	40,748	41,983	41,426	41,981
Fed funds and reverse RPs with nonbanks (11)	15,436	16,668	15,921	16,253
All other loans and leases (12)	25,312	25,314	25,505	25,728
LESS: Allowance for loan and lease losses	3,588	3,586	3,555	3,565
Interbank loans	2,986	3,322	3,561	3,959
Fed funds and reverse RPs with banks	1,968	2,250	2,535	2,964
Loans to commercial banks	1,018	1,073	1,025	995
Cash assets (13)	59,347	63,577	65,617	65,340
Trading assets (14)	1,595	1,633	1,855	1,723
Derivatives with a positive fair value (15)	1,589	1,627	1,850	1,717
Other trading assets	5	6	6	6
Other assets (16)	35,444	34,265	36,245	35,487
TOTAL ASSETS (22)	423,538	428,584	433,119	433,504
LIABILITIES				
Deposits	310,502	307,769	309,034	309,218
Large time deposits	70,557	69,640	68,894	70,107
Other deposits	239,944	238,129	240,140	239,111
Borrowings	32,983	37,903	37,465	39,726
Borrowings from banks in the U.S.	3,029	3,202	2,926	3,820
Borrowings from others	29,954	34,701	34,539	35,906
Trading liabilities (17)	1,882	1,959	2,402	2,086
Derivatives with a negative fair value (15)	1,681	1,717	1,940	1,811
Other trading liabilities	201	242	462	275
Net due to related foreign offices	28,463	30,546	33,628	31,712
Other liabilities	7,868	8,222	8,088	8,136
TOTAL LIABILITIES (22)	381,698	386,399	390,618	390,877
RESIDUAL (ASSETS LESS LIABILITIES) (19)	41,840	42,185	42,501	42,627
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	142	145	137	87
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	61	61	61	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.