

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 19, 2013

Account	Week Ending			
	Nov 20	Nov 27	Dec 4	Dec 11
ASSETS				
Bank Credit	329,235	329,396	330,569	329,093
Securities in bank credit (1)	95,407	95,817	96,483	96,436
Treasury and agency securities (2)	60,923	61,255	62,032	61,966
Mortgage-backed securities (MBS) (3)	34,363	34,708	35,344	35,547
Non-MBS (4)	26,560	26,547	26,687	26,419
Other securities	34,484	34,562	34,451	34,470
Mortgage-backed securities (5)	1,019	1,092	1,079	1,098
Non-MBS (6)	33,465	33,470	33,372	33,371
Loans and leases in bank credit (7)	233,827	233,580	234,086	232,657
Commercial and industrial loans	60,049	60,087	60,080	60,203
Real estate loans	119,596	119,863	119,793	119,735
Revolving home equity loans	12,975	12,992	12,980	12,978
Closed-end residential loans (8)	40,144	40,173	40,136	39,962
Commercial real estate loans (9)	66,477	66,699	66,677	66,794
Consumer loans	12,203	12,204	12,231	12,271
Credit cards and other revolving plans	1,120	1,119	1,129	1,136
Other consumer loans (10)	11,083	11,084	11,102	11,135
Other loans and leases	41,979	41,426	41,982	40,447
Fed funds and reverse RPs with nonbanks (11)	16,668	15,921	16,253	14,554
All other loans and leases (12)	25,311	25,505	25,730	25,893
LESS: Allowance for loan and lease losses	3,584	3,555	3,565	3,569
Interbank loans	3,322	3,561	3,959	4,334
Fed funds and reverse RPs with banks	2,250	2,535	2,964	3,334
Loans to commercial banks	1,073	1,025	995	1,000
Cash assets (13)	63,542	65,617	65,331	60,042
Trading assets (14)	1,633	1,855	1,723	1,745
Derivatives with a positive fair value (15)	1,627	1,850	1,717	1,739
Other trading assets	6	6	6	6
Other assets (16)	34,271	36,245	35,486	36,696
TOTAL ASSETS (22)	428,417	433,119	433,503	428,341
LIABILITIES				
Deposits	307,817	309,034	309,209	309,219
Large time deposits	69,641	68,894	70,107	69,709
Other deposits	238,176	240,140	239,102	239,510
Borrowings	37,843	37,465	39,725	38,004
Borrowings from banks in the U.S.	3,213	2,926	3,820	2,935
Borrowings from others	34,630	34,539	35,905	35,069
Trading liabilities (17)	1,959	2,402	2,086	2,172
Derivatives with a negative fair value (15)	1,717	1,940	1,811	1,832
Other trading liabilities	242	462	275	339
Net due to related foreign offices	30,546	33,628	31,712	28,867
Other liabilities	8,229	8,087	8,132	8,135
TOTAL LIABILITIES (22)	386,393	390,617	390,864	386,397
RESIDUAL (ASSETS LESS LIABILITIES) (19)	42,024	42,503	42,639	41,944
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	146	137	87	80
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	61	61	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.