

# 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 8, 2014

Account	Week Ending			
	Dec 11	Dec 18	Dec 25	Jan 1
<b>ASSETS</b>				
Bank Credit	332,184	334,278	338,458	340,994
Securities in bank credit (1)	97,302	98,412	98,651	98,780
Treasury and agency securities (2)	62,526	63,439	63,778	64,183
Mortgage-backed securities (MBS) (3)	35,729	36,163	36,130	36,481
Non-MBS (4)	26,797	27,276	27,648	27,702
Other securities	34,776	34,972	34,873	34,597
Mortgage-backed securities (5)	1,098	1,096	1,093	1,083
Non-MBS (6)	33,678	33,877	33,780	33,514
Loans and leases in bank credit (7)	234,883	235,867	239,808	242,214
Commercial and industrial loans	60,544	61,087	61,747	61,720
Real estate loans	121,526	121,602	121,785	122,018
Revolving home equity loans	13,118	13,107	13,081	13,080
Closed-end residential loans (8)	40,349	40,532	40,577	40,646
Commercial real estate loans (9)	68,059	67,963	68,127	68,293
Consumer loans	12,282	12,292	12,328	12,326
Credit cards and other revolving plans	1,137	1,143	1,149	1,162
Other consumer loans (10)	11,145	11,149	11,179	11,165
Other loans and leases	40,531	40,886	43,948	46,148
Fed funds and reverse RPs with nonbanks (11)	14,554	14,787	16,457	18,726
All other loans and leases (12)	25,977	26,099	27,490	27,423
LESS: Allowance for loan and lease losses	3,616	3,619	3,579	3,531
Interbank loans	4,332	4,342	4,528	4,495
Fed funds and reverse RPs with banks	3,333	3,348	3,531	3,492
Loans to commercial banks	1,000	994	998	1,003
Cash assets (13)	60,247	61,882	62,767	57,169
Trading assets (14)	1,745	1,806	1,738	1,620
Derivatives with a positive fair value (15)	1,739	1,801	1,732	1,614
Other trading assets	6	6	6	6
Other assets (16)	36,894	40,261	40,095	42,799
<b>TOTAL ASSETS (22)</b>	<b>431,786</b>	<b>438,950</b>	<b>444,008</b>	<b>443,545</b>
<b>LIABILITIES</b>				
Deposits	312,088	316,949	317,982	321,175
Large time deposits	69,885	73,392	72,710	73,619
Other deposits	242,203	243,557	245,273	247,555
Borrowings	38,160	37,674	41,294	41,377
Borrowings from banks in the U.S.	2,935	2,850	3,029	2,592
Borrowings from others	35,225	34,824	38,264	38,785
Trading liabilities (17)	2,172	2,321	2,234	2,734
Derivatives with a negative fair value (15)	1,832	1,895	1,820	1,710
Other trading liabilities	339	426	414	1,025
Net due to related foreign offices	28,867	30,676	31,373	26,700
Other liabilities	8,152	8,804	8,814	8,299
<b>TOTAL LIABILITIES (22)</b>	<b>389,438</b>	<b>396,423</b>	<b>401,697</b>	<b>400,285</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>42,348</b>	<b>42,527</b>	<b>42,311</b>	<b>43,260</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	87	90	69	(54)
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.