

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



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

Feb 19, 2014

Account	Week Ending			
	Jan 22	Jan 29	Feb 5	Feb 12
ASSETS				
Bank Credit	333,640	332,549	333,752	334,969
Securities in bank credit (1)	97,469	97,935	98,927	100,324
Treasury and agency securities (2)	63,253	63,773	64,483	65,008
Mortgage-backed securities (MBS) (3)	36,816	37,030	37,170	37,162
Non-MBS (4)	26,437	26,744	27,313	27,846
Other securities	34,216	34,161	34,443	35,316
Mortgage-backed securities (5)	989	1,011	1,002	916
Non-MBS (6)	33,227	33,150	33,441	34,400
Loans and leases in bank credit (7)	236,171	234,614	234,825	234,645
Commercial and industrial loans	61,547	61,573	61,537	59,575
Real estate loans	121,589	121,479	121,474	119,109
Revolving home equity loans	13,012	12,991	12,978	12,691
Closed-end residential loans (8)	40,421	40,309	40,175	39,791
Commercial real estate loans (9)	68,156	68,179	68,321	66,627
Consumer loans	12,335	12,330	12,318	12,021
Credit cards and other revolving plans	1,144	1,132	1,110	1,099
Other consumer loans (10)	11,191	11,198	11,208	10,922
Other loans and leases	40,699	39,232	39,496	43,940
Fed funds and reverse RPs with nonbanks (11)	14,065	12,109	12,615	12,472
All other loans and leases (12)	26,634	27,123	26,881	31,468
LESS: Allowance for loan and lease losses	3,451	3,453	3,442	3,489
Interbank loans	4,264	4,712	4,746	5,001
Fed funds and reverse RPs with banks	3,335	3,760	3,835	4,121
Loans to commercial banks	929	952	911	879
Cash assets (13)	62,640	60,674	54,605	54,837
Trading assets (14)	1,536	1,673	1,544	1,449
Derivatives with a positive fair value (15)	1,530	1,666	1,538	1,444
Other trading assets	6	6	6	6
Other assets (16)	40,499	40,039	38,832	41,050
TOTAL ASSETS (22)	439,128	436,194	430,036	433,817
LIABILITIES				
Deposits	315,589	313,311	310,400	313,083
Large time deposits	70,922	70,469	68,314	69,362
Other deposits	244,667	242,843	242,086	243,721
Borrowings	41,425	40,191	39,700	39,769
Borrowings from banks in the U.S.	3,589	2,654	2,495	2,383
Borrowings from others	37,836	37,537	37,205	37,385
Trading liabilities (17)	1,925	2,070	1,996	2,452
Derivatives with a negative fair value (15)	1,636	1,770	1,654	1,495
Other trading liabilities	289	299	342	958
Net due to related foreign offices	29,218	29,282	25,972	26,597
Other liabilities	8,158	8,267	8,527	8,208
TOTAL LIABILITIES (22)	396,314	393,121	386,595	390,110
RESIDUAL (ASSETS LESS LIABILITIES) (19)	42,814	43,073	43,441	43,707
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	(119)	(116)	(75)	88
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.