

# 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 21, 2014

Account	Week Ending			
	Dec 18	Dec 25	Jan 1	Jan 8
<b>ASSETS</b>				
Bank Credit	334,157	338,345	340,894	334,711
Securities in bank credit (1)	98,290	98,529	98,658	97,844
Treasury and agency securities (2)	63,411	63,750	64,154	63,394
Mortgage-backed securities (MBS) (3)	36,194	36,162	36,512	36,465
Non-MBS (4)	27,217	27,588	27,642	26,929
Other securities	34,879	34,780	34,505	34,450
Mortgage-backed securities (5)	1,015	1,012	1,003	991
Non-MBS (6)	33,864	33,767	33,502	33,459
Loans and leases in bank credit (7)	235,867	239,816	242,236	236,868
Commercial and industrial loans	61,040	61,704	61,678	61,538
Real estate loans	121,655	121,838	122,076	121,915
Revolving home equity loans	13,106	13,079	13,079	13,035
Closed-end residential loans (8)	40,533	40,579	40,648	40,598
Commercial real estate loans (9)	68,016	68,179	68,350	68,283
Consumer loans	12,288	12,326	12,325	12,304
Credit cards and other revolving plans	1,143	1,149	1,162	1,143
Other consumer loans (10)	11,145	11,176	11,163	11,161
Other loans and leases	40,885	43,948	46,158	41,111
Fed funds and reverse RPs with nonbanks (11)	14,787	16,457	18,726	14,501
All other loans and leases (12)	26,098	27,491	27,432	26,610
LESS: Allowance for loan and lease losses	3,607	3,567	3,520	3,458
Interbank loans	4,342	4,528	4,495	4,058
Fed funds and reverse RPs with banks	3,348	3,531	3,491	3,098
Loans to commercial banks	994	998	1,003	960
Cash assets (13)	61,899	62,695	57,151	59,233
Trading assets (14)	1,806	1,738	1,622	1,570
Derivatives with a positive fair value (15)	1,801	1,732	1,617	1,565
Other trading assets	6	6	6	6
Other assets (16)	40,333	40,168	42,909	39,153
<b>TOTAL ASSETS (22)</b>	<b>438,930</b>	<b>443,907</b>	<b>443,551</b>	<b>435,268</b>
<b>LIABILITIES</b>				
Deposits	316,961	317,918	321,062	312,986
Large time deposits	73,377	72,695	73,604	71,611
Other deposits	243,583	245,224	247,458	241,375
Borrowings	37,606	41,225	41,383	38,879
Borrowings from banks in the U.S.	2,859	3,040	2,681	3,115
Borrowings from others	34,747	38,185	38,702	35,765
Trading liabilities (17)	2,321	2,234	2,737	1,830
Derivatives with a negative fair value (15)	1,895	1,820	1,712	1,665
Other trading liabilities	426	414	1,025	166
Net due to related foreign offices	30,676	31,373	26,700	30,212
Other liabilities	8,807	8,818	8,306	7,902
<b>TOTAL LIABILITIES (22)</b>	<b>396,371</b>	<b>401,569</b>	<b>400,187</b>	<b>391,809</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>42,559</b>	<b>42,338</b>	<b>43,364</b>	<b>43,459</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	89	67	(57)	(127)
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.