

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 30, 2014

Account	Week Ending			
	Jan 1	Jan 8	Jan 15	Jan 22
ASSETS				
Bank Credit	340,870	334,672	333,955	332,859
Securities in bank credit (1)	98,654	97,817	97,562	98,018
Treasury and agency securities (2)	64,154	63,372	63,313	63,838
Mortgage-backed securities (MBS) (3)	36,539	36,467	36,872	37,090
Non-MBS (4)	27,614	26,904	26,441	26,748
Other securities	34,500	34,445	34,248	34,180
Mortgage-backed securities (5)	1,003	991	989	1,011
Non-MBS (6)	33,498	33,455	33,259	33,169
Loans and leases in bank credit (7)	242,216	236,855	236,393	234,841
Commercial and industrial loans	61,650	61,522	61,597	61,620
Real estate loans	122,079	121,914	121,742	121,639
Revolving home equity loans	13,079	13,035	13,018	12,997
Closed-end residential loans (8)	40,648	40,597	40,452	40,340
Commercial real estate loans (9)	68,353	68,282	68,272	68,302
Consumer loans	12,325	12,304	12,325	12,319
Credit cards and other revolving plans	1,162	1,144	1,145	1,134
Other consumer loans (10)	11,163	11,160	11,179	11,185
Other loans and leases	46,162	41,115	40,730	39,263
Fed funds and reverse RPs with nonbanks (11)	18,726	14,501	14,065	12,109
All other loans and leases (12)	27,436	26,614	26,665	27,155
LESS: Allowance for loan and lease losses	3,521	3,458	3,455	3,458
Interbank loans	4,496	4,059	4,264	4,709
Fed funds and reverse RPs with banks	3,493	3,099	3,335	3,756
Loans to commercial banks	1,003	960	929	952
Cash assets (13)	57,154	59,227	62,643	60,698
Trading assets (14)	1,622	1,570	1,539	1,676
Derivatives with a positive fair value (15)	1,617	1,565	1,533	1,669
Other trading assets	6	6	6	6
Other assets (16)	42,904	39,144	40,506	40,047
TOTAL ASSETS (22)	443,525	435,214	439,452	436,531
LIABILITIES				
Deposits	321,062	312,993	315,873	313,603
Large time deposits	73,604	71,608	70,946	70,513
Other deposits	247,458	241,385	244,927	243,090
Borrowings	41,379	38,888	41,425	40,192
Borrowings from banks in the U.S.	2,681	3,126	3,589	2,654
Borrowings from others	38,699	35,761	37,836	37,538
Trading liabilities (17)	2,738	1,832	1,928	2,072
Derivatives with a negative fair value (15)	1,713	1,666	1,639	1,773
Other trading liabilities	1,025	166	289	299
Net due to related foreign offices	26,700	30,212	29,218	29,282
Other liabilities	8,304	7,864	8,158	8,270
TOTAL LIABILITIES (22)	400,183	391,788	396,601	393,419
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,342	43,426	42,851	43,112
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	(60)	(130)	(115)	(112)
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.