

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 5, 2014

Account	Week Ending			
	Jan 8	Jan 15	Jan 22	Jan 29
ASSETS				
Bank Credit	334,668	333,951	332,859	334,018
Securities in bank credit (1)	97,813	97,558	98,018	99,009
Treasury and agency securities (2)	63,372	63,313	63,838	64,547
Mortgage-backed securities (MBS) (3)	36,467	36,872	37,090	37,230
Non-MBS (4)	26,904	26,441	26,748	27,317
Other securities	34,441	34,244	34,180	34,462
Mortgage-backed securities (5)	991	989	1,011	1,002
Non-MBS (6)	33,450	33,255	33,169	33,460
Loans and leases in bank credit (7)	236,855	236,393	234,841	235,010
Commercial and industrial loans	61,508	61,583	61,606	61,569
Real estate loans	121,918	121,745	121,642	121,596
Revolving home equity loans	13,030	13,013	12,992	12,978
Closed-end residential loans (8)	40,608	40,463	40,351	40,209
Commercial real estate loans (9)	68,279	68,270	68,299	68,410
Consumer loans	12,318	12,339	12,333	12,321
Credit cards and other revolving plans	1,143	1,145	1,133	1,111
Other consumer loans (10)	11,174	11,194	11,201	11,211
Other loans and leases	41,112	40,727	39,260	39,523
Fed funds and reverse RPs with nonbanks (11)	14,501	14,065	12,109	12,615
All other loans and leases (12)	26,611	26,661	27,151	26,908
LESS: Allowance for loan and lease losses	3,458	3,455	3,458	3,446
Interbank loans	4,059	4,264	4,709	4,739
Fed funds and reverse RPs with banks	3,099	3,335	3,756	3,828
Loans to commercial banks	960	929	952	911
Cash assets (13)	59,231	62,648	60,698	54,607
Trading assets (14)	1,568	1,536	1,673	1,544
Derivatives with a positive fair value (15)	1,562	1,530	1,666	1,538
Other trading assets	6	6	6	6
Other assets (16)	39,147	40,509	40,050	38,853
TOTAL ASSETS (22)	435,214	439,452	436,531	430,315
LIABILITIES				
Deposits	312,993	315,873	313,603	310,647
Large time deposits	71,608	70,946	70,501	68,343
Other deposits	241,385	244,927	243,102	242,304
Borrowings	38,888	41,425	40,192	39,713
Borrowings from banks in the U.S.	3,126	3,589	2,654	2,508
Borrowings from others	35,761	37,836	37,538	37,205
Trading liabilities (17)	1,829	1,925	2,070	1,996
Derivatives with a negative fair value (15)	1,663	1,636	1,770	1,654
Other trading liabilities	166	289	299	342
Net due to related foreign offices	30,212	29,218	29,282	25,972
Other liabilities	7,866	8,161	8,273	8,535
TOTAL LIABILITIES (22)	391,788	396,601	393,419	386,863
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,426	42,851	43,112	43,452
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	(130)	(115)	(112)	(71)
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.