

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



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

Dec 27, 2013

Account	Week Ending			
	Nov 27	Dec 4	Dec 11	Dec 18
ASSETS				
Bank Credit	329,274	330,442	329,093	331,194
Securities in bank credit (1)	95,645	96,309	96,436	97,571
Treasury and agency securities (2)	61,183	61,971	61,966	62,900
Mortgage-backed securities (MBS) (3)	34,696	35,344	35,547	35,982
Non-MBS (4)	26,487	26,626	26,419	26,918
Other securities	34,462	34,338	34,470	34,671
Mortgage-backed securities (5)	1,011	998	1,098	1,096
Non-MBS (6)	33,451	33,339	33,371	33,575
Loans and leases in bank credit (7)	233,629	234,133	232,657	233,623
Commercial and industrial loans	60,113	60,078	60,203	60,740
Real estate loans	119,889	119,842	119,735	119,806
Revolving home equity loans	12,990	12,978	12,978	12,967
Closed-end residential loans (8)	40,173	40,137	39,962	40,140
Commercial real estate loans (9)	66,725	66,727	66,794	66,699
Consumer loans	12,203	12,231	12,271	12,281
Credit cards and other revolving plans	1,119	1,129	1,136	1,142
Other consumer loans (10)	11,084	11,102	11,135	11,139
Other loans and leases	41,424	41,983	40,447	40,796
Fed funds and reverse RPs with nonbanks (11)	15,921	16,253	14,554	14,787
All other loans and leases (12)	25,503	25,730	25,893	26,009
LESS: Allowance for loan and lease losses	3,555	3,565	3,569	3,572
Interbank loans	3,561	3,959	4,334	4,345
Fed funds and reverse RPs with banks	2,535	2,964	3,334	3,350
Loans to commercial banks	1,025	995	1,000	994
Cash assets (13)	65,456	65,227	60,042	61,631
Trading assets (14)	1,855	1,723	1,745	1,806
Derivatives with a positive fair value (15)	1,850	1,717	1,739	1,801
Other trading assets	6	6	6	6
Other assets (16)	36,272	35,482	36,696	40,059
TOTAL ASSETS (22)	432,864	433,269	428,341	435,463
LIABILITIES				
Deposits	309,004	309,230	309,219	314,052
Large time deposits	68,891	70,097	69,719	73,244
Other deposits	240,113	239,134	239,500	240,807
Borrowings	37,390	39,652	38,004	37,511
Borrowings from banks in the U.S.	2,936	3,832	2,935	2,850
Borrowings from others	34,454	35,821	35,069	34,661
Trading liabilities (17)	2,402	2,086	2,172	2,321
Derivatives with a negative fair value (15)	1,940	1,811	1,832	1,895
Other trading liabilities	462	275	339	426
Net due to related foreign offices	33,628	31,712	28,867	30,676
Other liabilities	8,092	8,135	8,135	8,788
TOTAL LIABILITIES (22)	390,516	390,815	386,397	393,347
RESIDUAL (ASSETS LESS LIABILITIES) (19)	42,348	42,453	41,944	42,115
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	138	88	80	83
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	61	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.