

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



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

Nov 1, 2013

Account	Week Ending			
	Oct 2	Oct 9	Oct 16	Oct 23
ASSETS				
Bank Credit	331,283	330,501	328,635	325,852
Securities in bank credit (1)	94,619	94,621	94,074	94,336
Treasury and agency securities (2)	60,221	60,099	60,011	60,183
Mortgage-backed securities (MBS) (3)	33,724	33,746	33,824	33,871
Non-MBS (4)	26,497	26,352	26,187	26,313
Other securities	34,398	34,522	34,062	34,153
Mortgage-backed securities (5)	1,000	987	1,006	1,005
Non-MBS (6)	33,398	33,535	33,056	33,148
Loans and leases in bank credit (7)	236,665	235,880	234,562	231,516
Commercial and industrial loans	59,308	59,174	59,509	59,388
Real estate loans	118,837	119,061	118,863	119,023
Revolving home equity loans	13,046	13,023	13,007	13,003
Closed-end residential loans (8)	40,268	40,282	40,053	40,104
Commercial real estate loans (9)	65,524	65,756	65,803	65,916
Consumer loans	12,135	12,129	12,077	12,065
Credit cards and other revolving plans	1,132	1,131	1,098	1,092
Other consumer loans (10)	11,003	10,998	10,979	10,973
Other loans and leases	46,384	45,517	44,113	41,040
Fed funds and reverse RPs with nonbanks (11)	21,144	20,212	18,652	15,520
All other loans and leases (12)	25,240	25,304	25,461	25,520
LESS: Allowance for loan and lease losses	3,469	3,520	3,513	3,564
Interbank loans	3,393	2,783	2,647	1,877
Fed funds and reverse RPs with banks	2,251	1,622	1,501	720
Loans to commercial banks	1,142	1,160	1,146	1,157
Cash assets (13)	56,361	57,531	57,469	63,603
Trading assets (14)	1,885	1,860	1,550	1,758
Derivatives with a positive fair value (15)	1,880	1,854	1,544	1,752
Other trading assets	5	5	6	6
Other assets (16)	37,895	37,563	34,928	33,980
TOTAL ASSETS (22)	427,349	426,717	421,717	423,505
LIABILITIES				
Deposits	310,722	313,702	313,253	308,982
Large time deposits	74,881	75,705	70,975	70,732
Other deposits	235,842	237,996	242,278	238,250
Borrowings	38,397	36,434	33,627	33,184
Borrowings from banks in the U.S.	3,506	3,466	3,030	3,305
Borrowings from others	34,891	32,968	30,597	29,878
Trading liabilities (17)	2,438	2,239	1,949	2,139
Derivatives with a negative fair value (15)	1,975	1,926	1,844	2,031
Other trading liabilities	464	312	105	108
Net due to related foreign offices	25,752	24,879	23,717	29,652
Other liabilities	7,572	7,332	7,398	7,584
TOTAL LIABILITIES (22)	384,881	384,585	379,944	381,541
RESIDUAL (ASSETS LESS LIABILITIES) (19)	42,468	42,131	41,773	41,965
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	39	7	16	39
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	96	96	96	96

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.