

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



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

Jun 27, 2013

Account	Week Ending			
	May 29	Jun 5	Jun 12	Jun 19
ASSETS				
Bank Credit	328,260	329,616	330,247	331,015
Securities in bank credit (1)	93,139	94,440	94,615	94,618
Treasury and agency securities (2)	59,905	60,806	60,801	60,668
Mortgage-backed securities (MBS) (3)	32,782	32,991	32,938	32,923
Non-MBS (4)	27,123	27,815	27,863	27,745
Other securities	33,234	33,634	33,814	33,950
Mortgage-backed securities (5)	944	937	941	940
Non-MBS (6)	32,290	32,697	32,873	33,010
Loans and leases in bank credit (7)	235,121	235,176	235,632	236,398
Commercial and industrial loans	57,522	57,945	57,735	57,659
Real estate loans	119,495	119,434	119,487	119,302
Revolving home equity loans	13,413	13,373	13,350	13,332
Closed-end residential loans (8)	40,684	40,732	40,848	40,700
Commercial real estate loans (9)	65,399	65,329	65,288	65,270
Consumer loans	12,030	12,082	12,126	12,128
Credit cards and other revolving plans	1,181	1,184	1,179	1,155
Other consumer loans (10)	10,849	10,898	10,947	10,973
Other loans and leases	46,073	45,715	46,285	47,309
Fed funds and reverse RPs with nonbanks (11)	21,732	20,779	20,745	21,832
All other loans and leases (12)	24,341	24,936	25,539	25,477
LESS: Allowance for loan and lease losses	3,715	3,704	3,758	3,745
Interbank loans	3,595	3,453	3,359	3,957
Fed funds and reverse RPs with banks	2,443	2,338	2,231	2,800
Loans to commercial banks	1,152	1,116	1,128	1,157
Cash assets (13)	50,039	46,989	47,295	43,221
Trading assets (14)	2,307	2,065	2,364	1,998
Derivatives with a positive fair value (15)	2,300	2,059	2,358	1,991
Other trading assets	7	6	6	7
Other assets (16)	35,506	36,799	38,347	38,737
TOTAL ASSETS (22)	415,992	415,219	417,855	415,183
LIABILITIES				
Deposits	300,020	301,308	303,040	301,303
Large time deposits	70,786	73,132	72,645	73,615
Other deposits	229,234	228,176	230,395	227,689
Borrowings	37,072	37,518	42,616	41,488
Borrowings from banks in the U.S.	2,559	2,580	3,627	3,389
Borrowings from others	34,513	34,938	38,988	38,099
Trading liabilities (17)	3,207	2,897	3,259	2,780
Derivatives with a negative fair value (15)	2,522	2,086	2,381	2,005
Other trading liabilities	685	811	878	775
Net due to related foreign offices	26,072	23,823	19,942	20,921
Other liabilities	7,459	7,507	7,057	6,982
TOTAL LIABILITIES (22)	373,831	373,053	375,914	373,475
RESIDUAL (ASSETS LESS LIABILITIES) (19)	42,161	42,166	41,941	41,708
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	851	640	623	620
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	102	100	100	100

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.