

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



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

Aug 21, 2013

Account	Week Ending			
	Jul 31	Aug 7	Aug 14	Aug 21
ASSETS				
Bank Credit	323,858	324,002	324,389	324,315
Securities in bank credit (1)	95,033	95,157	94,815	94,266
Treasury and agency securities (2)	60,506	60,595	60,083	59,674
Mortgage-backed securities (MBS) (3)	33,135	33,191	33,330	33,116
Non-MBS (4)	27,371	27,404	26,753	26,559
Other securities	34,527	34,562	34,732	34,592
Mortgage-backed securities (5)	1,002	1,004	1,005	1,005
Non-MBS (6)	33,525	33,557	33,727	33,587
Loans and leases in bank credit (7)	228,826	228,845	229,574	230,049
Commercial and industrial loans	58,532	58,444	58,262	58,104
Real estate loans	118,626	118,478	118,148	118,373
Revolving home equity loans	13,128	13,072	13,081	13,115
Closed-end residential loans (8)	40,469	40,526	40,158	40,164
Commercial real estate loans (9)	65,030	64,880	64,909	65,094
Consumer loans	12,084	12,099	12,094	12,047
Credit cards and other revolving plans	1,149	1,141	1,145	1,101
Other consumer loans (10)	10,935	10,957	10,949	10,947
Other loans and leases	39,583	39,824	41,070	41,525
Fed funds and reverse RPs with nonbanks (11)	14,717	15,228	16,412	16,878
All other loans and leases (12)	24,866	24,597	24,658	24,647
LESS: Allowance for loan and lease losses	3,621	3,626	3,638	3,642
Interbank loans	3,926	3,862	3,795	3,536
Fed funds and reverse RPs with banks	2,756	2,772	2,654	2,425
Loans to commercial banks	1,170	1,090	1,142	1,112
Cash assets (13)	47,988	52,042	53,300	50,994
Trading assets (14)	1,425	1,390	1,239	1,507
Derivatives with a positive fair value (15)	1,420	1,386	1,234	1,503
Other trading assets	5	5	5	5
Other assets (16)	40,759	37,580	38,677	40,825
TOTAL ASSETS (22)	414,335	415,251	417,763	417,535
LIABILITIES				
Deposits	305,379	303,301	303,038	306,361
Large time deposits	73,170	72,443	73,174	76,293
Other deposits	232,209	230,858	229,864	230,068
Borrowings	33,766	36,316	36,964	35,003
Borrowings from banks in the U.S.	2,259	2,535	2,135	2,550
Borrowings from others	31,507	33,780	34,830	32,453
Trading liabilities (17)	2,909	2,564	2,289	2,470
Derivatives with a negative fair value (15)	1,908	1,885	1,830	2,124
Other trading liabilities	1,001	679	459	346
Net due to related foreign offices	22,583	24,723	27,076	25,237
Other liabilities	7,580	7,021	7,056	7,039
TOTAL LIABILITIES (22)	372,218	373,924	376,423	376,109
RESIDUAL (ASSETS LESS LIABILITIES) (19)	42,118	41,327	41,341	41,426
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	34	21	15	4
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	98	97	97	97

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.