

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



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

Oct 25, 2013

Account	Week Ending			
	Sep 25	Oct 2	Oct 9	Oct 16
ASSETS				
Bank Credit	330,852	331,283	330,501	328,635
Securities in bank credit (1)	95,096	94,619	94,621	94,074
Treasury and agency securities (2)	60,469	60,221	60,099	60,011
Mortgage-backed securities (MBS) (3)	33,548	33,724	33,746	33,824
Non-MBS (4)	26,921	26,497	26,352	26,187
Other securities	34,627	34,398	34,522	34,062
Mortgage-backed securities (5)	988	1,000	987	1,006
Non-MBS (6)	33,639	33,398	33,535	33,056
Loans and leases in bank credit (7)	235,756	236,665	235,880	234,562
Commercial and industrial loans	58,559	59,307	59,172	59,508
Real estate loans	118,927	118,839	119,062	118,865
Revolving home equity loans	13,060	13,046	13,023	13,007
Closed-end residential loans (8)	40,169	40,265	40,280	40,051
Commercial real estate loans (9)	65,697	65,528	65,760	65,807
Consumer loans	12,110	12,135	12,129	12,077
Credit cards and other revolving plans	1,112	1,132	1,131	1,098
Other consumer loans (10)	10,998	11,003	10,998	10,979
Other loans and leases	46,160	46,384	45,516	44,112
Fed funds and reverse RPs with nonbanks (11)	21,362	21,144	20,212	18,652
All other loans and leases (12)	24,799	25,240	25,304	25,461
LESS: Allowance for loan and lease losses	3,531	3,469	3,520	3,513
Interbank loans	3,645	3,393	2,783	2,647
Fed funds and reverse RPs with banks	2,527	2,251	1,622	1,501
Loans to commercial banks	1,118	1,142	1,160	1,146
Cash assets (13)	52,512	56,361	57,531	57,469
Trading assets (14)	1,851	1,885	1,860	1,550
Derivatives with a positive fair value (15)	1,846	1,880	1,854	1,544
Other trading assets	5	5	5	6
Other assets (16)	41,781	37,882	37,550	34,915
TOTAL ASSETS (22)	427,110	427,336	426,703	421,704
LIABILITIES				
Deposits	311,788	310,722	313,702	313,253
Large time deposits	78,673	74,881	75,705	70,975
Other deposits	233,115	235,842	237,996	242,278
Borrowings	38,445	38,397	36,434	33,627
Borrowings from banks in the U.S.	3,176	3,506	3,466	3,030
Borrowings from others	35,269	34,891	32,968	30,597
Trading liabilities (17)	2,305	2,438	2,239	1,949
Derivatives with a negative fair value (15)	1,990	1,975	1,926	1,844
Other trading liabilities	316	464	312	105
Net due to related foreign offices	25,649	25,752	24,879	23,717
Other liabilities	6,980	7,572	7,332	7,398
TOTAL LIABILITIES (22)	385,167	384,881	384,585	379,944
RESIDUAL (ASSETS LESS LIABILITIES) (19)	41,943	42,454	42,118	41,760
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	(182)	39	7	16
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.