

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 6, 2013

Account	Week Ending			
	Oct 9	Oct 16	Oct 23	Oct 30
ASSETS				
Bank Credit	330,765	328,898	326,116	317,887
Securities in bank credit (1)	94,710	94,162	94,425	94,800
Treasury and agency securities (2)	60,148	60,061	60,232	60,416
Mortgage-backed securities (MBS) (3)	33,788	33,865	33,912	34,272
Non-MBS (4)	26,360	26,195	26,321	26,144
Other securities	34,562	34,102	34,193	34,384
Mortgage-backed securities (5)	987	1,006	1,005	1,022
Non-MBS (6)	33,575	33,096	33,188	33,362
Loans and leases in bank credit (7)	236,055	234,736	231,690	223,087
Commercial and industrial loans	59,207	59,542	59,421	59,249
Real estate loans	119,145	118,947	119,108	119,108
Revolving home equity loans	13,023	13,007	13,003	12,988
Closed-end residential loans (8)	40,293	40,064	40,116	40,074
Commercial real estate loans (9)	65,828	65,876	65,989	66,046
Consumer loans	12,146	12,094	12,082	12,121
Credit cards and other revolving plans	1,131	1,098	1,092	1,105
Other consumer loans (10)	11,015	10,996	10,990	11,016
Other loans and leases	45,558	44,153	41,080	32,608
Fed funds and reverse RPs with nonbanks (11)	20,212	18,652	15,520	7,669
All other loans and leases (12)	25,346	25,501	25,560	24,939
LESS: Allowance for loan and lease losses	3,522	3,515	3,567	3,532
Interbank loans	2,783	2,647	1,877	1,868
Fed funds and reverse RPs with banks	1,622	1,501	720	754
Loans to commercial banks	1,160	1,146	1,157	1,114
Cash assets (13)	57,535	57,477	63,608	53,232
Trading assets (14)	1,860	1,550	1,758	1,652
Derivatives with a positive fair value (15)	1,854	1,544	1,752	1,646
Other trading assets	5	6	6	6
Other assets (16)	37,576	34,942	33,994	37,281
TOTAL ASSETS (22)	426,997	421,999	423,785	408,389
LIABILITIES				
Deposits	313,970	313,522	309,242	308,153
Large time deposits	75,746	71,015	70,772	69,134
Other deposits	238,224	242,508	238,470	239,018
Borrowings	36,441	33,635	33,199	21,984
Borrowings from banks in the U.S.	3,466	3,030	3,311	3,034
Borrowings from others	32,975	30,605	29,887	18,950
Trading liabilities (17)	2,239	1,949	2,139	1,907
Derivatives with a negative fair value (15)	1,926	1,844	2,031	1,751
Other trading liabilities	312	105	108	155
Net due to related foreign offices	24,879	23,717	29,652	27,280
Other liabilities	7,333	7,399	7,585	6,973
TOTAL LIABILITIES (22)	384,861	380,222	381,817	366,296
RESIDUAL (ASSETS LESS LIABILITIES) (19)	42,135	41,777	41,969	42,092
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	6	15	38	70
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.