

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



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

May 30, 2013

Account	Week Ending			
	May 1	May 8	May 15	May 22
ASSETS				
Bank Credit	326,092	327,536	327,419	327,839
Securities in bank credit (1)	93,424	93,466	92,559	92,505
Treasury and agency securities (2)	60,601	60,475	59,818	59,594
Mortgage-backed securities (MBS) (3)	32,922	32,903	32,836	32,907
Non-MBS (4)	27,679	27,572	26,982	26,686
Other securities	32,823	32,990	32,741	32,911
Mortgage-backed securities (5)	944	949	948	983
Non-MBS (6)	31,880	32,041	31,793	31,929
Loans and leases in bank credit (7)	232,667	234,071	234,860	235,334
Commercial and industrial loans	57,757	57,576	57,809	57,710
Real estate loans	119,677	119,559	119,357	119,465
Revolving home equity loans	13,508	13,462	13,440	13,414
Closed-end residential loans (8)	40,633	40,650	40,537	40,559
Commercial real estate loans (9)	65,536	65,448	65,379	65,492
Consumer loans	11,893	11,912	11,966	11,986
Credit cards and other revolving plans	1,178	1,174	1,183	1,181
Other consumer loans (10)	10,715	10,738	10,782	10,805
Other loans and leases	43,340	45,024	45,729	46,173
Fed funds and reverse RPs with nonbanks (11)	18,832	20,708	21,384	21,940
All other loans and leases (12)	24,508	24,316	24,344	24,234
LESS: Allowance for loan and lease losses	3,647	3,720	3,730	3,749
Interbank loans	3,652	3,690	3,620	3,437
Fed funds and reverse RPs with banks	2,457	2,490	2,457	2,253
Loans to commercial banks	1,195	1,201	1,163	1,184
Cash assets (13)	50,604	49,041	49,086	49,220
Trading assets (14)	2,221	2,197	2,357	2,372
Derivatives with a positive fair value (15)	2,216	2,192	2,351	2,367
Other trading assets	5	5	6	5
Other assets (16)	43,562	37,268	35,675	36,105
TOTAL ASSETS (22)	422,483	416,012	414,427	415,224
LIABILITIES				
Deposits	306,356	301,515	301,779	302,601
Large time deposits	76,920	73,416	72,716	72,127
Other deposits	229,436	228,100	229,063	230,473
Borrowings	37,517	38,618	37,721	38,185
Borrowings from banks in the U.S.	3,122	3,504	2,566	3,206
Borrowings from others	34,395	35,114	35,154	34,979
Trading liabilities (17)	3,135	3,092	3,094	2,987
Derivatives with a negative fair value (15)	2,383	2,370	2,545	2,573
Other trading liabilities	752	722	549	414
Net due to related foreign offices	25,546	22,627	22,228	21,937
Other liabilities	7,570	7,967	7,476	7,284
TOTAL LIABILITIES (22)	380,123	373,819	372,297	372,993
RESIDUAL (ASSETS LESS LIABILITIES) (19)	42,360	42,193	42,130	42,231
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	867	917	906	887
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	102	102	102	102

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.