

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 12, 2013

Account	Week Ending			
	May 15	May 22	May 29	Jun 5
ASSETS				
Bank Credit	327,180	327,568	328,232	329,616
Securities in bank credit (1)	92,511	92,397	93,139	94,440
Treasury and agency securities (2)	59,786	59,545	59,905	60,806
Mortgage-backed securities (MBS) (3)	32,817	32,873	32,783	32,991
Non-MBS (4)	26,969	26,672	27,122	27,815
Other securities	32,725	32,853	33,234	33,634
Mortgage-backed securities (5)	948	953	944	937
Non-MBS (6)	31,777	31,899	32,290	32,697
Loans and leases in bank credit (7)	234,668	235,171	235,094	235,176
Commercial and industrial loans	57,769	57,685	57,523	57,953
Real estate loans	119,211	119,327	119,538	119,426
Revolving home equity loans	13,438	13,413	13,413	13,373
Closed-end residential loans (8)	40,498	40,520	40,683	40,731
Commercial real estate loans (9)	65,276	65,395	65,443	65,322
Consumer loans	11,962	11,983	12,025	12,082
Credit cards and other revolving plans	1,183	1,178	1,181	1,184
Other consumer loans (10)	10,779	10,805	10,844	10,898
Other loans and leases	45,726	46,175	46,008	45,715
Fed funds and reverse RPs with nonbanks (11)	21,384	21,940	21,732	20,779
All other loans and leases (12)	24,342	24,235	24,276	24,936
LESS: Allowance for loan and lease losses	3,727	3,745	3,715	3,704
Interbank loans	3,602	3,422	3,586	3,453
Fed funds and reverse RPs with banks	2,448	2,246	2,434	2,338
Loans to commercial banks	1,155	1,175	1,152	1,116
Cash assets (13)	49,078	49,260	50,069	46,989
Trading assets (14)	2,357	2,372	2,307	2,065
Derivatives with a positive fair value (15)	2,351	2,367	2,300	2,059
Other trading assets	6	5	7	6
Other assets (16)	35,657	36,091	35,509	36,799
TOTAL ASSETS (22)	414,147	414,968	415,988	415,219
LIABILITIES				
Deposits	301,530	302,406	300,017	301,308
Large time deposits	72,689	72,101	70,788	73,129
Other deposits	228,840	230,305	229,229	228,179
Borrowings	37,721	38,180	37,071	37,518
Borrowings from banks in the U.S.	2,566	3,206	2,556	2,580
Borrowings from others	35,154	34,975	34,515	34,938
Trading liabilities (17)	3,094	2,987	3,207	2,897
Derivatives with a negative fair value (15)	2,545	2,573	2,522	2,086
Other trading liabilities	549	414	685	811
Net due to related foreign offices	22,228	21,937	26,072	23,823
Other liabilities	7,473	7,276	7,460	7,507
TOTAL LIABILITIES (22)	372,045	372,785	373,828	373,053
RESIDUAL (ASSETS LESS LIABILITIES) (19)	42,102	42,182	42,160	42,166
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	905	886	850	636
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	102	102	102	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.