

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 1, 2013

Account	Week Ending			
	Jul 3	Jul 10	Jul 17	Jul 24
ASSETS				
Bank Credit	332,074	332,084	329,308	326,836
Securities in bank credit (1)	94,056	94,744	94,393	94,046
Treasury and agency securities (2)	60,226	60,733	60,277	60,045
Mortgage-backed securities (MBS) (3)	32,702	33,084	33,002	32,777
Non-MBS (4)	27,524	27,649	27,274	27,268
Other securities	33,830	34,011	34,116	34,002
Mortgage-backed securities (5)	952	936	928	935
Non-MBS (6)	32,878	33,075	33,188	33,067
Loans and leases in bank credit (7)	238,018	237,341	234,915	232,790
Commercial and industrial loans	58,337	58,563	58,073	58,427
Real estate loans	118,926	119,919	119,784	119,555
Revolving home equity loans	13,308	13,283	13,261	13,239
Closed-end residential loans (8)	40,600	41,081	40,931	40,691
Commercial real estate loans (9)	65,018	65,555	65,592	65,625
Consumer loans	12,021	12,057	12,055	12,062
Credit cards and other revolving plans	1,145	1,155	1,149	1,145
Other consumer loans (10)	10,876	10,902	10,907	10,917
Other loans and leases	48,734	46,802	45,004	42,745
Fed funds and reverse RPs with nonbanks (11)	23,244	19,890	18,170	15,976
All other loans and leases (12)	25,490	26,912	26,833	26,769
LESS: Allowance for loan and lease losses	3,701	3,683	3,686	3,647
Interbank loans	4,481	4,371	3,083	3,019
Fed funds and reverse RPs with banks	3,461	3,326	2,087	1,960
Loans to commercial banks	1,020	1,045	997	1,059
Cash assets (13)	46,096	46,484	51,736	54,430
Trading assets (14)	1,949	2,071	2,365	2,098
Derivatives with a positive fair value (15)	1,942	2,066	2,360	2,093
Other trading assets	7	6	5	6
Other assets (16)	40,717	43,916	40,956	41,332
TOTAL ASSETS (22)	421,616	425,244	423,763	424,069
LIABILITIES				
Deposits	302,110	309,729	310,719	310,801
Large time deposits	74,598	78,442	75,401	77,402
Other deposits	227,512	231,287	235,318	233,398
Borrowings	47,147	42,371	38,371	39,085
Borrowings from banks in the U.S.	3,445	3,075	3,105	3,791
Borrowings from others	43,703	39,296	35,266	35,294
Trading liabilities (17)	2,727	2,551	2,846	2,468
Derivatives with a negative fair value (15)	1,979	1,884	2,222	2,006
Other trading liabilities	747	668	624	462
Net due to related foreign offices	21,042	21,856	23,308	22,722
Other liabilities	7,359	7,288	7,113	7,348
TOTAL LIABILITIES (22)	380,385	383,795	382,356	382,423
RESIDUAL (ASSETS LESS LIABILITIES) (19)	41,231	41,448	41,406	41,646
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	535	125	54	70
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	100	98	98	98

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.