

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 7, 2013

Account	Week Ending			
	Jul 10	Jul 17	Jul 24	Jul 31
ASSETS				
Bank Credit	328,346	325,870	325,826	323,994
Securities in bank credit (1)	94,233	93,887	94,381	95,025
Treasury and agency securities (2)	60,129	59,898	59,886	60,586
Mortgage-backed securities (MBS) (3)	32,874	32,649	32,864	33,212
Non-MBS (4)	27,256	27,249	27,022	27,374
Other securities	34,104	33,989	34,495	34,439
Mortgage-backed securities (5)	928	935	934	999
Non-MBS (6)	33,175	33,055	33,561	33,440
Loans and leases in bank credit (7)	234,113	231,983	231,445	228,969
Commercial and industrial loans	57,822	58,173	58,028	58,564
Real estate loans	119,239	118,939	118,910	118,805
Revolving home equity loans	13,215	13,193	13,165	13,144
Closed-end residential loans (8)	40,845	40,604	40,605	40,538
Commercial real estate loans (9)	65,179	65,142	65,140	65,123
Consumer loans	12,059	12,067	12,067	12,073
Credit cards and other revolving plans	1,148	1,145	1,138	1,147
Other consumer loans (10)	10,911	10,921	10,929	10,926
Other loans and leases	44,993	42,805	42,441	39,528
Fed funds and reverse RPs with nonbanks (11)	18,170	15,976	16,070	14,717
All other loans and leases (12)	26,823	26,829	26,371	24,810
LESS: Allowance for loan and lease losses	3,671	3,633	3,627	3,641
Interbank loans	3,079	3,019	3,746	3,926
Fed funds and reverse RPs with banks	2,083	1,960	2,592	2,756
Loans to commercial banks	997	1,059	1,154	1,170
Cash assets (13)	51,723	54,419	49,913	48,047
Trading assets (14)	2,365	2,098	2,009	1,429
Derivatives with a positive fair value (15)	2,360	2,093	2,004	1,424
Other trading assets	5	6	5	5
Other assets (16)	40,901	41,277	38,843	40,791
TOTAL ASSETS (22)	422,743	423,051	416,710	414,547
LIABILITIES				
Deposits	309,884	309,972	302,185	305,492
Large time deposits	75,321	77,336	74,005	73,249
Other deposits	234,563	232,636	228,180	232,243
Borrowings	38,285	38,996	38,126	33,787
Borrowings from banks in the U.S.	3,076	3,759	2,786	2,261
Borrowings from others	35,209	35,237	35,340	31,526
Trading liabilities (17)	2,846	2,468	2,427	2,914
Derivatives with a negative fair value (15)	2,222	2,006	1,945	1,913
Other trading liabilities	624	462	483	1,001
Net due to related foreign offices	23,308	22,722	25,238	22,583
Other liabilities	7,109	7,344	7,102	7,581
TOTAL LIABILITIES (22)	381,433	381,502	375,077	372,356
RESIDUAL (ASSETS LESS LIABILITIES) (19)	41,310	41,549	41,632	42,190
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	50	66	60	55
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	98	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.