

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 15, 2013

Account	Week Ending			
	Jul 17	Jul 24	Jul 31	Aug 7
ASSETS				
Bank Credit	325,748	325,691	323,905	324,025
Securities in bank credit (1)	93,861	94,346	95,018	95,157
Treasury and agency securities (2)	59,814	59,793	60,506	60,595
Mortgage-backed securities (MBS) (3)	32,570	32,777	33,135	33,191
Non-MBS (4)	27,244	27,016	27,371	27,404
Other securities	34,047	34,553	34,512	34,562
Mortgage-backed securities (5)	933	936	1,002	1,004
Non-MBS (6)	33,114	33,617	33,510	33,557
Loans and leases in bank credit (7)	231,887	231,345	228,887	228,868
Commercial and industrial loans	58,139	57,991	58,532	58,445
Real estate loans	118,806	118,775	118,682	118,500
Revolving home equity loans	13,180	13,153	13,133	13,078
Closed-end residential loans (8)	40,598	40,598	40,533	40,563
Commercial real estate loans (9)	65,027	65,024	65,016	64,859
Consumer loans	12,082	12,081	12,088	12,099
Credit cards and other revolving plans	1,146	1,139	1,149	1,141
Other consumer loans (10)	10,935	10,942	10,940	10,957
Other loans and leases	42,861	42,497	39,585	39,824
Fed funds and reverse RPs with nonbanks (11)	15,976	16,070	14,717	15,228
All other loans and leases (12)	26,885	26,427	24,868	24,597
LESS: Allowance for loan and lease losses	3,632	3,627	3,642	3,649
Interbank loans	3,019	3,746	3,926	3,862
Fed funds and reverse RPs with banks	1,960	2,592	2,756	2,772
Loans to commercial banks	1,059	1,154	1,170	1,090
Cash assets (13)	54,454	49,977	47,988	52,039
Trading assets (14)	2,093	2,004	1,425	1,390
Derivatives with a positive fair value (15)	2,088	1,999	1,420	1,386
Other trading assets	5	5	5	5
Other assets (16)	41,240	38,808	40,771	37,582
TOTAL ASSETS (22)	422,922	416,599	414,374	415,249
LIABILITIES				
Deposits	309,911	302,137	305,379	303,301
Large time deposits	77,261	73,930	73,170	72,443
Other deposits	232,650	228,207	232,209	230,858
Borrowings	38,970	38,124	33,766	36,316
Borrowings from banks in the U.S.	3,717	2,741	2,259	2,535
Borrowings from others	35,253	35,383	31,507	33,780
Trading liabilities (17)	2,463	2,422	2,909	2,564
Derivatives with a negative fair value (15)	2,001	1,939	1,908	1,885
Other trading liabilities	462	483	1,001	679
Net due to related foreign offices	22,722	25,238	22,583	24,723
Other liabilities	7,338	7,092	7,580	7,021
TOTAL LIABILITIES (22)	381,403	375,013	372,218	373,924
RESIDUAL (ASSETS LESS LIABILITIES) (19)	41,520	41,587	42,156	41,325
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	50	43	41	28
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	98	98	98	97

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.