

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 22, 2013

Account	Week Ending			
	Jul 24	Jul 31	Aug 7	Aug 14
ASSETS				
Bank Credit	325,662	323,879	324,025	324,410
Securities in bank credit (1)	94,357	95,033	95,157	94,815
Treasury and agency securities (2)	59,793	60,506	60,595	60,083
Mortgage-backed securities (MBS) (3)	32,777	33,135	33,191	33,330
Non-MBS (4)	27,016	27,371	27,404	26,753
Other securities	34,564	34,527	34,562	34,732
Mortgage-backed securities (5)	936	1,002	1,004	1,005
Non-MBS (6)	33,628	33,525	33,557	33,727
Loans and leases in bank credit (7)	231,304	228,847	228,868	229,595
Commercial and industrial loans	57,991	58,532	58,444	58,262
Real estate loans	118,740	118,647	118,501	118,169
Revolving home equity loans	13,153	13,133	13,078	13,086
Closed-end residential loans (8)	40,562	40,497	40,563	40,194
Commercial real estate loans (9)	65,025	65,018	64,860	64,889
Consumer loans	12,077	12,084	12,099	12,094
Credit cards and other revolving plans	1,139	1,149	1,141	1,145
Other consumer loans (10)	10,938	10,935	10,957	10,949
Other loans and leases	42,496	39,583	39,824	41,070
Fed funds and reverse RPs with nonbanks (11)	16,070	14,717	15,228	16,412
All other loans and leases (12)	26,426	24,866	24,597	24,658
LESS: Allowance for loan and lease losses	3,627	3,642	3,649	3,659
Interbank loans	3,746	3,926	3,862	3,795
Fed funds and reverse RPs with banks	2,592	2,756	2,772	2,654
Loans to commercial banks	1,154	1,170	1,090	1,142
Cash assets (13)	49,977	47,988	52,042	53,300
Trading assets (14)	2,004	1,425	1,390	1,239
Derivatives with a positive fair value (15)	1,999	1,420	1,386	1,234
Other trading assets	5	5	5	5
Other assets (16)	38,798	40,759	37,580	38,677
TOTAL ASSETS (22)	416,560	414,335	415,251	417,763
LIABILITIES				
Deposits	302,137	305,379	303,301	303,038
Large time deposits	73,930	73,170	72,443	73,174
Other deposits	228,207	232,209	230,858	229,864
Borrowings	38,124	33,766	36,316	36,964
Borrowings from banks in the U.S.	2,741	2,259	2,535	2,135
Borrowings from others	35,383	31,507	33,780	34,830
Trading liabilities (17)	2,422	2,909	2,564	2,289
Derivatives with a negative fair value (15)	1,939	1,908	1,885	1,830
Other trading liabilities	483	1,001	679	459
Net due to related foreign offices	25,238	22,583	24,723	27,076
Other liabilities	7,092	7,580	7,021	7,056
TOTAL LIABILITIES (22)	375,013	372,218	373,924	376,423
RESIDUAL (ASSETS LESS LIABILITIES) (19)	41,548	42,118	41,327	41,341
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	43	40	27	16
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	98	98	97	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.