

Assets and Liabilities of Selected Commercial Banks in the 7th District



For release Friday at 3 p.m. Central Time
(in millions of dollars)

Nov 13, 2013

Account	Week Ending			
	Oct 16	Oct 23	Oct 30	Nov 6
ASSETS				
Bank Credit	328,894	326,104	317,887	324,072
Securities in bank credit (1)	94,162	94,428	94,800	95,058
Treasury and agency securities (2)	60,061	60,236	60,416	59,602
Mortgage-backed securities (MBS) (3)	33,865	33,916	34,272	33,598
Non-MBS (4)	26,196	26,320	26,144	26,004
Other securities	34,102	34,192	34,384	35,456
Mortgage-backed securities (5)	1,006	1,005	1,022	960
Non-MBS (6)	33,095	33,187	33,362	34,496
Loans and leases in bank credit (7)	234,731	231,675	223,087	229,014
Commercial and industrial loans	59,541	59,420	59,249	57,519
Real estate loans	118,944	119,094	119,108	116,730
Revolving home equity loans	13,007	13,003	12,988	12,705
Closed-end residential loans (8)	40,063	40,115	40,074	39,702
Commercial real estate loans (9)	65,874	65,977	66,046	64,323
Consumer loans	12,094	12,082	12,121	11,873
Credit cards and other revolving plans	1,098	1,092	1,105	1,092
Other consumer loans (10)	10,995	10,990	11,016	10,781
Other loans and leases	44,153	41,079	32,608	42,891
Fed funds and reverse RPs with nonbanks (11)	18,652	15,520	7,669	12,272
All other loans and leases (12)	25,501	25,559	24,939	30,620
LESS: Allowance for loan and lease losses	3,515	3,567	3,532	3,557
Interbank loans	2,647	1,877	1,868	2,730
Fed funds and reverse RPs with banks	1,501	720	754	1,675
Loans to commercial banks	1,146	1,157	1,114	1,055
Cash assets (13)	57,455	63,639	53,232	55,170
Trading assets (14)	1,550	1,758	1,652	1,660
Derivatives with a positive fair value (15)	1,544	1,752	1,646	1,655
Other trading assets	6	6	6	6
Other assets (16)	34,938	33,943	37,281	34,988
TOTAL ASSETS (22)	421,969	423,752	408,389	415,064
LIABILITIES				
Deposits	313,524	309,232	308,153	308,685
Large time deposits	71,020	70,773	69,134	69,605
Other deposits	242,504	238,459	239,019	239,080
Borrowings	33,644	33,210	21,993	30,385
Borrowings from banks in the U.S.	3,032	3,316	3,036	2,836
Borrowings from others	30,612	29,895	18,957	27,550
Trading liabilities (17)	1,949	2,139	1,907	1,968
Derivatives with a negative fair value (15)	1,844	2,031	1,751	1,747
Other trading liabilities	105	108	155	220
Net due to related foreign offices	23,717	29,652	27,280	23,707
Other liabilities	7,388	7,525	6,964	8,274
TOTAL LIABILITIES (22)	380,222	381,759	366,296	373,019
RESIDUAL (ASSETS LESS LIABILITIES) (19)	41,747	41,993	42,092	42,044
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	15	38	70	156
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	96	96	96	96

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.