

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



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

Jan 15, 2013

Account	Week Ending			
	Dec 19	Dec 26	Jan 2	Jan 9
ASSETS				
Bank Credit	334,249	332,681	333,399	332,009
Securities in bank credit (1)	101,709	100,890	100,517	100,565
Treasury and agency securities (2)	69,827	69,038	68,870	68,753
Mortgage-backed securities (MBS) (3)	35,176	35,196	35,310	35,243
Non-MBS (4)	34,651	33,842	33,560	33,511
Other securities	31,882	31,852	31,647	31,812
Mortgage-backed securities (5)	1,142	1,142	1,168	1,163
Non-MBS (6)	30,740	30,710	30,479	30,649
Loans and leases in bank credit (7)	232,540	231,791	232,882	231,443
Commercial and industrial loans	53,705	54,690	55,319	55,025
Real estate loans	124,557	124,786	125,663	125,567
Revolving home equity loans	14,567	14,588	14,706	14,662
Closed-end residential loans (8)	42,522	42,679	43,090	43,025
Commercial real estate loans (9)	67,469	67,519	67,867	67,880
Consumer loans	11,813	11,864	12,072	12,039
Credit cards and other revolving plans	1,160	1,177	1,184	1,174
Other consumer loans (10)	10,653	10,687	10,888	10,864
Other loans and leases	42,464	40,451	39,828	38,812
Fed funds and reverse RPs with nonbanks (11)	18,534	16,201	14,483	14,660
All other loans and leases (12)	23,930	24,250	25,344	24,152
LESS: Allowance for loan and lease losses	3,787	3,740	3,684	3,700
Interbank loans	4,041	3,120	3,120	3,046
Fed funds and reverse RPs with banks	2,610	1,694	1,685	1,640
Loans to commercial banks	1,432	1,425	1,435	1,406
Cash assets (13)	52,998	53,396	48,214	37,584
Trading assets (14)	2,815	2,861	2,927	2,891
Derivatives with a positive fair value (15)	2,811	2,857	2,923	2,887
Other trading assets	3	4	4	4
Other assets (16)	48,013	48,430	48,566	55,360
TOTAL ASSETS (22)	438,329	436,748	432,541	427,191
LIABILITIES				
Deposits	320,773	318,131	315,066	310,535
Large time deposits	78,055	74,050	71,318	73,486
Other deposits	242,717	244,081	243,748	237,049
Borrowings	43,553	42,965	40,106	39,364
Borrowings from banks in the U.S.	3,722	3,418	3,353	3,610
Borrowings from others	39,831	39,547	36,753	35,753
Trading liabilities (17)	4,028	3,813	3,557	3,472
Derivatives with a negative fair value (15)	3,099	3,150	3,058	3,018
Other trading liabilities	929	664	498	455
Net due to related foreign offices	18,678	20,497	22,431	22,632
Other liabilities	7,808	7,876	7,994	7,784
TOTAL LIABILITIES (22)	394,840	393,282	389,154	383,786
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,489	43,466	43,387	43,404
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	1,158	1,150	1,045	1,025
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	111	111	110	110

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.