

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



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

Feb 6, 2013

Account	Week Ending			
	Jan 16	Jan 23	Jan 30	Feb 6
ASSETS				
Bank Credit	331,987	331,551	331,594	334,543
Securities in bank credit (1)	99,693	100,239	99,864	98,874
Treasury and agency securities (2)	68,482	68,952	68,515	67,490
Mortgage-backed securities (MBS) (3)	35,457	35,605	35,817	35,967
Non-MBS (4)	33,025	33,346	32,697	31,523
Other securities	31,211	31,287	31,349	31,384
Mortgage-backed securities (5)	966	975	963	958
Non-MBS (6)	30,245	30,312	30,387	30,426
Loans and leases in bank credit (7)	232,294	231,312	231,730	235,669
Commercial and industrial loans	54,868	54,595	55,745	55,697
Real estate loans	124,720	124,436	124,345	124,252
Revolving home equity loans	14,525	14,481	14,462	14,420
Closed-end residential loans (8)	42,595	42,435	42,419	42,418
Commercial real estate loans (9)	67,599	67,520	67,464	67,413
Consumer loans	11,959	11,900	11,866	11,821
Credit cards and other revolving plans	1,168	1,155	1,147	1,133
Other consumer loans (10)	10,791	10,744	10,719	10,688
Other loans and leases	40,747	40,382	39,774	43,900
Fed funds and reverse RPs with nonbanks (11)	16,901	16,756	16,004	20,521
All other loans and leases (12)	23,846	23,625	23,770	23,379
LESS: Allowance for loan and lease losses	3,736	3,764	3,716	3,798
Interbank loans	2,988	3,055	3,401	3,326
Fed funds and reverse RPs with banks	1,550	1,684	2,030	1,914
Loans to commercial banks	1,438	1,371	1,371	1,412
Cash assets (13)	47,215	45,216	48,746	47,040
Trading assets (14)	2,831	2,757	2,651	3,156
Derivatives with a positive fair value (15)	2,827	2,753	2,647	3,153
Other trading assets	4	4	4	4
Other assets (16)	43,592	45,178	46,899	47,227
TOTAL ASSETS (22)	424,877	423,993	429,574	431,495
LIABILITIES				
Deposits	308,967	308,862	311,672	315,957
Large time deposits	73,255	74,422	76,956	82,491
Other deposits	235,712	234,439	234,717	233,466
Borrowings	40,334	36,820	36,454	40,325
Borrowings from banks in the U.S.	3,613	2,799	3,028	3,410
Borrowings from others	36,721	34,021	33,427	36,915
Trading liabilities (17)	3,417	3,732	3,759	3,736
Derivatives with a negative fair value (15)	3,141	3,065	2,968	3,101
Other trading liabilities	276	666	791	635
Net due to related foreign offices	20,880	23,253	26,480	20,491
Other liabilities	8,233	8,145	8,017	7,830
TOTAL LIABILITIES (22)	381,832	380,811	386,383	388,338
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,045	43,181	43,191	43,157
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	1,077	1,063	1,030	999
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	110	110	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.